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Board of Commissioners Meeting – August 19, 2025, 9:00 a.m. to 12:00 p.m.

MEMBERS OF THE BOARD: Frank O'Hara (Chair), Daniel Brennan, Joseph Perry, Laura Buxbaum (Vice Chair), Nancy Harrison, Elizabeth Dietz (Secretary), Renee Lewis, Noël Bonam, Paul Shepherd and Melissa Hue

9:00	Adopt Agenda (VOTE)	All
	Remote Commissioners	Frank O'Hara
	- Reason remote	
	- Any other persons at their location	
	Approve minutes of June 17, 2025, meeting (VOTE)	All
	Communications and Conflicts	All
	Chair of the Board Updates	Frank O'Hara
9:15	Director Updates	Dan Brennan
9:30	Commence Rulemaking – Homeless Solutions Rule (VOTE)	Kelly Watson/Ashley Carson
9:40	Introduce PHA Plan	Allison Gallagher/Ashley Carson
10:00	2026 Goal Setting – initial discussion	Jamie Johnson/Jonny Kurzfeld
	<u>Department Reports:</u>	All
	Asset Management	
	Development	
	Energy and Housing Services	
	Finance Monthly Report	
	Financial & Budget Report	
	Finance Delinquency Report & Charts	
	Homeless Initiatives	
	Homeownership	
	Housing Choice Vouchers	
	Human Resources & Facilities	
	Information Technology	
	Planning and Research	
	2025-2026 Board Calendar	

Adjourn (VOTE) All

The next meeting of the Board is scheduled for September 16, 2025
virtually and in person at 26 Edison Drive, Augusta, Maine



Minutes of the Board of Commissioners Meeting June 17, 2025

MEETING CONVENED

A meeting of the Board of Commissioners for MaineHousing convened on June 17, 2025, at the offices of MaineHousing, 26 Edison Drive, Augusta, Maine and virtually. Notice of the meeting was published on June 6, 2025, in Central Maine newspapers. Notice of Board of Commissioners meetings is also on MaineHousing's website at www.mainehousing.org.

Chair Frank O'Hara called the meeting to order at 9:00 a.m. Director Dan Brennan, Commissioners Elizabeth Dietz, Nancy Harrison, Renee Lewis, Noël Bonam, and State Treasurer Joseph Perry attended in person. Commissioner Laura Buxbaum attended remotely due to her schedule; she was alone at her location. Commissioners Melissa Hue and Paul Shepherd were absent. There was a quorum present.

PUBLIC ATTENDANCE

Guests and staff present for all or part of the meeting included: Jamie Johnson, Senior Director of Operations; Ashley Carson, Chief Counsel; Adam Krea, Senior Director of Finance and Lending; Erik Jorgensen, Senior Director of Government Relations and Communications; Craig Given, Director of Information Technology; Kim Ferenc, Manager of Housing Services; Karen Lawlor, Executive Administrator; Allison Gallagher, Director of Housing Choice Vouchers; Scott Thistle, Communications Director; Sarah Johnson, Manager of Home Energy Assistance Programs; Bobbi Crooker, Director of Energy and Housing Services; Jane Whitley, Director of Human Resources and Facilities; Tom Cary, Treasurer; Mark Wiesendanger, Director of Development; Linda Groton, Director of Audit; Lauren Bustard, Senior Director of Homeless Initiatives; Patricia Harriman, Director of Homeownership; Kelly Watson, Director of Homeless Initiatives; Laurie Warzinski, Director of Asset Management; Joshua Ward, Multifamily Loan Officer; Santo Longo, Counsel; Julia Bartlett, Counsel; Anna Boucher, Counsel; Laura Mitchell, Maine Affordable Housing Coalition; Lynn Lugdon, Penquis CAP; Melissa Howard, Penquis CAP; Christina Link, The Opportunity Alliance; Heidi LeBlanc, Penquis CAP; Denice Conary, Penquis CAP; Jennifer Giosia, Penquis CAP; Lisa McGee, and Jack Watson, Paralegal and Note taker.

ADOPT AGENDA

State Treasurer Joseph Perry made a motion seconded by Commissioner Renee Lewis to adopt the June 17, 2025, agenda. The vote carried unanimously.

APPROVE MINUTES OF MAY 20, 2025, MEETING

Commissioner Elizabeth Dietz made a motion seconded by Commissioner Nancy to accept the May 20, 2025, minutes as written.

COMMUNICATIONS AND CONFLICTS

None

CHAIR OF BOARD UPDATES

- None

DIRECTOR UPDATES

Director Brennan summarized recent issues, and his activities as follows:

- Director Brennan introduced Laurie Warzinski as the new Director of Asset Management
- In regards to the U.S Treasury ERA suspected fraud repayment issue, we are not making much headway with our congressional delegation. Still feel that we are being unfairly punished. Will be meeting with Treasury on June 23rd. Things not looking good right now. Likely to discuss repayment plan.
- Federal budget good news for LIHTC program.
- Senate version of budget permanently increases housing credit authority by 12% and permanently lowers the bond finance threshold to 25%.
- Was recently on a call with NCSHA on the allocation side of the President's budget. Ways and Means Committee will start marking up their budget bill soon.
- Will be announcing 4% LIHTC winners soon. 2 projects in Lewiston, 1 project in Portland. 129 units, 13.3 million in subsidy.
- Continuum of Care Board met for the first time on May 28th.
- We had a fantastic all staff day on June 2nd.
- We have been working with an HR consulting firm called MGT to look at our competitiveness, practices, and procedures.
- Best places to work survey process is underway.
- Attended Maine Climate Council quarterly meeting.
- Met with MeCAP Executive Committee.
- Had lunch with Lewiston Mayor.
- Will be attending Preble Street's 50th anniversary celebration.
- Will be in Chicago next week.
- Strategic Planning will be taking place during the August 19th meeting.

LEGISLATIVE UPDATE

Senior Director of Government Relations and Communications Erik Jorgensen gave a legislative update. Erik shared that the last of the bills are being finalized. The legislature completed a budget last weekend. There is no word on a bond package. At this moment it seems unlikely. The budget hasn't been released yet, but general assistance has been a widely discussed issue. The governor proposed a reduction in general assistance, but those cuts were not accepted. 3 million was added to the budget to extend the Mobile Home Park Preservation fund. We are cautiously optimistic about the proposed real estate transfer tax and removal of the 25% production requirement for the HOME fund. There is a lot of momentum about zoning reforms. There is also momentum regarding a rental assistance gap filler program, but there is some doubt about the ability to fund it. Eviction Prevention Program seems unlikely. Lots of zeroes in federal budget. The Governor's office is looking for feedback from us on some of the federal proposals. State Treasurer Perry praised Mr. Jorgensen for his great work.

SWEARING IN OF COMMISSIONERS

Multifamily Loan Officer/Dedimus Justice Joshua Ward swore in Commissioners Bonam and Harrison, allowing them to continue to serve on the Board.

ADOPT HEAP RULE/STATE PLAN

Director of Energy and Housing Services Bobbi Crooker, Manager of Home Energy Assistance Programs Sarah Johnson, and Chief Counsel Ashley Carson came up to ask the Commissioners to repeal the existing Home Energy Assistance Program Rule and replace it with the Home Energy Assistance Program Rule included in the board packet, and adopt the FFY 2026 HEAP State Plan that is also included in the board packet. Sarah Johnson said they made no changes to the HEAP Rule or State Plan after hearing comments during the public hearing last month.

Chief Counsel Carson read the proposed motion, to repeal the existing Home Energy Assistance Program Rule, Chapter 24 of MaineHousing's rules and replace it with the replacement Home Energy Assistance Program Rule attached to the memo on adoption of the Home Energy Assistance Program Rule from FFY 2026 State Plan from Manager of HEAP Sarah Johnson and Chief Counsel Ashley Carson to the Board of Commissioners dated June 6, 2025. State Treasurer Joseph Perry made the motion, and it was seconded by Commissioner Elizabeth Dietz. The vote carried unanimously.

Chief Counsel Carson read the proposed motion, to adopt the FFY 2026 Home Energy Assistance Program State Plan as attached to the memo on adoption of the Home Energy Assistance Program Rule and FFY 2026 State Plan from Manager of HEAP Sarah Johnson and Chief Counsel Ashley Carson to the Board of Commissioners dated June 6, 2025. Commissioner Nancy Harrison made the motion, and it was seconded by Commissioner Elizabeth Dietz. The vote carried unanimously.

HOMELESS SOLUTIONS RULE INTRODUCTION

Director of Homeless Initiatives Kelly Watson and Chief Counsel Ashley Carson introduced the Homeless Solutions Rule. Kelly explained how the Rule governs how MaineHousing will administer programs aimed at solving homelessness where MaineHousing is the pass through entity. The Rule has undergone periodic changes as funding and needs have changed over time. She shared that for the upcoming 2026 grant year proposed changes will include a change to the Low Barrier Shelter definition to better capture operational expectations, the removal of the Performance Share of the funding formula with a proposal to roll that allocation into the Operations Share, a prohibition on using fees charged to guests for the purposes of program income, and clarifications on definitions, including the addition of a definition for HMIS Lead Agency and the removal of a definition for Housing First. She said they will be seeking permission to commence rulemaking at the August board meeting, with the public hearing for the rule scheduled for September and the adoption of the rule scheduled for October.

DEVELOPMENT DEPARTMENT UPDATE

Director of Development Mark Wiesendanger and Senior Director of Finance and Lending Adam Krea provided an update on the Development department and the process improvement initiative that is being undertaken. Adam shared that initially to get feedback from our multifamily development partners we worked with the Maine Affordable Housing Coalition (MAHC) and sent out a survey, but that did not provide us with the level of detail we were hoping for. Adam in turn had individual meetings with the members of the MAHC executive committee. He also met with some developers. He said these meetings were extremely helpful. From these meetings, Adam, with

the help from Dan and Mark, developed initiatives and business process changes in development with the goal of improved efficiency. Mark said they are looking at three areas of improvement. One is organizational structure, including having specialization, two is having a more risk-based approach to the analysis of our partners' work, and three is making changes to notice to proceed and funding process. When we award funding, we will now probably assign somebody to the project right away. The notice to proceed was slowing down the process, as partners were waiting on the notice to proceed to begin work, despite the notice just being a formality. Mark also mentioned that they have talked about tracking the time it takes us and the developer to work on things, which would provide clarity, which we have heard is very valuable to our partners. It was mentioned that creating a timeline helps set expectations for both time and staff. Adam said they will start implementing some of these things with the next few projects.

INFORMATION TECHNOLOGY DEPARTMENT UPDATE

Director of Information Technology Craig Given gave an Information Technology department update. Craig gave an overview of the IT team, what they do and how they help the organization and our programs. He talked about the IT Help Desk and how they help the agency. He also mentioned how we will be moving to Microsoft 365, Microsoft Teams, and Windows 11. Finally, Craig talked about data and security and the importance of both.

EXECUTIVE SESSION

Chief Counsel Carson read the proposed motion to enter into an Executive Session to discuss the Director's annual review pursuant to Title 1 of the Maine Revised Statute, Section 405(6)(A). Commissioner Elizabeth Dietz made a motion seconded by Commissioner Noël Bonam to enter into Executive Session. Chief Counsel Carson called on each Commissioner to vote to enter into Executive Session: Commissioners Buxbaum, yes; Dietz, yes; Lewis, yes; Harrison, yes; Bonam, yes; and State Treasurer Perry, yes. The Board of Commissioners entered into Executive Session at 11:33 a.m. and came out of Executive Session at 12:26 p.m. and resumed the meeting.

Commissioner Noël Bonam made a motion seconded by Commissioner seconded by Commissioner Nancy Harrison to vote for a 3.5% merit and 8.25% market adjustment increase to Director Brennan's salary retroactive to the same dates of the rest of the staff. The vote carried unanimously.

ADJOURN

Commissioner Elizabeth Dietz made a motion seconded by State Treasurer Perry to adjourn the meeting. The meeting was adjourned at 12:27 p.m. by unanimous vote of the Board.

Respectfully submitted,

Elizabeth Dietz

Legal Department Memorandum

To: MaineHousing Board of Commissioners

From: Kelly Watson, Director of Homeless Initiatives
Ashley Carson, Chief Counsel

Date: August 12, 2025

Subject: Request to Commence Rulemaking – Homeless Solutions Rule

On August 19, 2025, we will ask you to authorize MaineHousing to commence rulemaking to repeal and replace the *Homeless Solutions Rule*, Chapter 19 of MaineHousing’s rules. Attached is the proposed amended Homeless Solutions Rule.

We are submitting a copy of the proposed rule to the Office of the Attorney General for a legal preview. The public hearing will be held at the next meeting of the Board on September 16, 2025. Notice of the hearing will be published on our website and in newspapers statewide. The public comment period will be open for 10 days following the public hearing. If there are no significant changes to the proposed rule after the hearing and comment period, we will ask the Board to adopt the proposed rule at the October 21 Board meeting.

PROPOSED MOTION:

To authorize MaineHousing to commence the rulemaking process to repeal the existing Homeless Solutions Rule, Chapter 19 of MaineHousing’s rules, and replace it with a new Homeless Solutions Rule substantially in the form provided to the Commissioners in the Board packet and described in the memorandum from Kelly Watson and Ashley Carson to the Commissioners dated August 12, 2025.

Homeless Initiatives Department Memorandum

To: MaineHousing Board of Commissioners

From: Kelly Watson, Director of Homeless Initiatives

Date: August 12, 2025

Subject: 2025 Recommended Changes to the Homeless Solutions Rule

Background

The Homeless Solutions Rule governs how MaineHousing will administer programs aimed at solving homelessness where MaineHousing is the pass through entity. The Rule has undergone periodic changes as funding and needs have changed over time.

In October of 2015, the *Homeless Solutions Rule* replaced the *Homeless Programs Rule*. The replacement Rule sought to transform the homeless system to effectively prevent and end homelessness by aligning resources with new state and federal requirements and priorities, including an increased emphasis on rapid re-housing and system performance measures.

In July of 2017, definitions within the Homeless Solutions Rule were reviewed and replaced to ensure an equitable distribution of funds to Grantees.

In November of 2019, the Homeless Solutions Rule was reviewed and replaced in order to revise and update language where appropriate; address concerns regarding bed utilization; and make changes to the funding formula allocation that slightly increased the percentages for operations and stabilization shares and decreased the incentive share to allow for more predictability in annual budgeting for shelter providers.

In November of 2022, the Rule was reviewed and replaced in order to revise and update language where appropriate; provide more predictability in the Stabilization Share of the funding formula; make changes to the Performance Share metric to one that providers had control over; change the way bed capacity was determined; and clarify coordinated entry expectations.

The Rule was again revised and replaced in November of 2023 to ensure that it appropriately captured the scope of homeless programming under MaineHousing's purview. In addition, definitions were clarified and individual program specificity was moved to applicable Program Guides.

In June of 2025, MaineHousing began another review of the Rule to address both technical and programmatic changes. MaineHousing solicited feedback from current ESHAP, TRRP, and HPS grantees, inviting them to two consultation sessions. Twenty of our current twenty-seven grantees

of these programs participated in at least one of the two meetings. The revision process also included consultation with the Maine Continuum of Care and Statewide Homeless Council.

Consultation Feedback

Feedback from providers on proposed changes focused on the proposed change to the Low Barrier Shelter definition, the Performance Share of the ESHAP funding formula, and the addition of a prohibition on charging guests for shelter stays for specific purposes. Some of this feedback is incorporated in the version included today. There was a division on changes to the Low Barrier Shelter definition and whether adding operational requirements was necessary. There was division on whether to remove the Performance Share of ESHAP, and there were requests for clarifying language around charging shelter guests.

Proposed Changes to the Homeless Solutions Rule

1. Changes in language and definitions:
 - a. Addition of a definition for HMIS Lead Agency to clarify the role from the entity that holds it
 - b. Removal of the Housing First definition to avoid confusion with the newly enacted Housing First Program Rule
 - c. Change to the Low Barrier Shelter Definition to add requirement of 24 hour on-site staffing, regular training on substance abuse and crisis response, and overdose prevention and mitigation strategies in common spaces and sleeping quarters
2. Changes to emergency shelter requirements
 - a. Addition of language around providing adequate staffing levels for participant safety and access to services
 - b. Changes to language to clarify the expectations around housing first approaches to shelter to include providing shelter, services, and connection to housing without preconditions and barriers to entry
 - c. Addition of language prohibiting shelters from charging shelter guests fees from their own assets for their stay unless approved by MaineHousing
3. Changes to program listing
 - a. Removal of Emergency Housing Matching Grant Program, as it is no longer an operating program
 - b. Updates to the Student Homelessness Prevention Pilot to include the words “and any continuation thereof” to allow for continued administration of the program based on funding allocation

99-346 MAINE STATE HOUSING AUTHORITY

Chapter 19: HOMELESS SOLUTIONS RULE

Summary: The Maine State Housing Authority uses funds from certain federal and state resources to give grants to agencies for a variety of activities to assist people who are experiencing homelessness. This Rule governs MaineHousing's allocation of resources for such programs, program design, the publication and distribution of program guides, and potential selection criteria. Some resources are distributed according to a funding formula set forth in the applicable Program Guide and Application. Other resources may be distributed according to programs designed by MaineHousing.

1. Definitions

- A. "Act" means the Maine Housing Authorities Act, 30-A M.R.S. §4701, *et seq.* as amended.
- B. "Agency Participation Agreement" is a document that sets forth the obligations of service providers participating in HMIS and governs how information regarding clients and the services they receive is treated.
- C. "Applicant" means the municipality or non-profit corporation applying for funds governed by this Rule.
- D. "Bed Capacity" means the maximum number of year round beds in an Emergency Shelter as indicated on the agency's Emergency Shelter and Housing Assistance Program ("ESHAP") Program Guide and Application; provided, however, for purposes of this Rule, the Bed Capacity of a Low Barrier Shelter means its maximum number of beds as indicated on the Program Guide and Application, multiplied by 125%.
- E. "Continuum of Care" or "CoC" is the group organized to carry out the responsibilities required under the CoC Program Interim Rule (24 CFR Part 578, Continuum of Care Program, [77 FR 45442, July 31, 2012, as amended at 80 FR 75940, Dec. 7, 2015]) and comprises representatives of organizations that provide a full range of emergency, transitional, and permanent housing and other service resources to address the various needs of Persons Experiencing Homelessness within the State of Maine.
- F. "Coordinated Entry Process" means a process designed to coordinate program participant intake, assessment, and provision of referrals within a geographic area. A Coordinated Entry Process covers the geographic area, is easily accessed by individuals and families seeking housing or services, is well advertised, and includes a comprehensive and standardized assessment tool.

- G. “Emergency Shelter” means any facility, the primary purpose of which is to provide a temporary shelter for Persons Experiencing Homelessness or for specific populations of Persons Experiencing Homelessness and which meets the criteria set forth in section 3 of this Rule.
- H. “Funding Formula Allocation” means an annual allocation of funds by MaineHousing for Emergency Shelters as further described in section 4 of this Rule.
- I. “General Assistance” means the programs run by cities/towns in Maine that help people in need by providing for basic necessities, such as affordable housing, utilities and food.
- J. “HEARTH Act” means the Homeless Emergency and Rapid Transition to Housing Act of 2009 (P.L. 111-22), and the regulations promulgated thereunder.
- K. “HMIS” means the Homeless Management Information System as further defined in the McKinney-Vento Act as amended by the HEARTH Act.
- L. “HMIS Data Standards” means the baseline data collection requirements developed by each of the federal partners which require participation in HMIS, or a comparable database for Victim Service Providers, as a condition of their funding.
- M. “HMIS Lead Agency” means the entity designated by the CoC to manage the CoC’s HMIS on the CoC’s behalf
- N. “Homeless Prevention” means activities or programs designed to prevent persons from experiencing homelessness including without limitation subsidies for rent, utilities, security deposits, and mortgage payments.
- O. “Homeless Service Hub” also referred to as “Hub” or “Service Hub” means a group of regional providers that creates local foundation for the prioritization and case conferencing of the Coordinated Entry Process, as well as working collectively toward ending homelessness. Each Hub supports regional coordination and resource alignment and provides system level data used to improve performance. Maine has nine Service Hubs.
- P. “Housing Stabilization” means assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing.
- Q. “HUD” means the United States Department of Housing and Urban Development.
- R. “Low Barrier Shelter” means an Emergency Shelter that does not require the following for a person or persons to enter or stay at the shelter: (i) criminal background checks, (ii) passing a sex offender registry check, (ii) credit checks or income verification, (iii) payment, (iv) program participation, (iv) sobriety, or (v) identification. Low Barrier Shelters must be accessible and have staff on-site 24 hours a day. Low Barrier Shelters must conduct regular staff training on substance

abuse and crisis response and must have overdose prevention and mitigation strategies in place for common spaces and sleeping quarters. All Low Barrier Shelters must maintain and enforce safety requirements for self, staff, place, and others in instances of an imminent threat to safety.

- S. “MaineHousing” means Maine State Housing Authority.
- T. “Mainstream Resources” means a variety of Federal and state benefit government assistance programs Persons Experiencing Homelessness may be eligible to receive. These include but are not limited to: Temporary Assistance For Needy Families (TANF), Food Supplement Program, veterans’ benefits, MaineCare, General Assistance, Supplemental Security Income Program (SSI), Social Security Disability Insurance (SSDI), and Housing Choice Voucher Program.
- U. “Maine’s Job Bank” is an on-line job posting and job search system provided by Maine CareerCenter.
- V. “McKinney-Vento Act” means the Stewart B. McKinney-Vento Homeless Assistance Act, 42 U.S.C. §11301 *et seq.*, and the regulations promulgated thereunder.
- W. “Performance” means the performance of the eligible applicants with regards to performance indicators as described in the applicable Program Guide and Application.
- X. “Persons Experiencing Homelessness” means persons meeting the definition of homeless as defined by 24 CFR 576.2, Definitions, [76 FR 75974, Dec. 5, 2011, as amended at 80 FR 75939, Dec. 7, 2015].
- Y. “Program” means an offering of grants, potentially, subject to recapture, available to prospective eligible Applicants on certain terms and for certain purposes determined by MaineHousing pursuant to this Rule.
- Z. “Program Guide and Application” means the written procedural and administrative guide for a particular Program governed by the terms and conditions of this Rule. It includes the application completed by Applicants.
- AA. “Rapid Re-housing” means housing relocation and stabilization services and short-and/or medium-term rental assistance as necessary to help Persons Experiencing Homelessness move as quickly as possible into permanent housing and achieve stability in that housing.
- BB. “Shelter Operations” are the costs of maintenance (including minor or routine repairs), rent, security, fuel, equipment, insurance, utilities, food, furnishings, and supplies necessary for the operation of an Emergency Shelter. The allocation of funding that an Emergency Shelter will receive for Shelter Operations will relate to the Emergency Shelter’s Bed Capacity as described further in the applicable Program Guide and Application.

- CC. “Victim Service Providers” means private nonprofit organizations whose primary mission is to provide direct services to victims of domestic violence.
- DD. “Violence Against Women Act “or “VAWA” is a United States federal law (Title IV, sec. 40001-40703 of the Violent Crime Control and Law Enforcement Act of 1994, H.R. 3355).

2. Eligible Applicants

To be eligible to receive funds, an Applicant must meet the eligibility criteria defined within the applicable Program Guide and Application for funding and comply with MaineHousing requirements for the applicable Program. Applicants for ESHAP will be required to participate in the Coordinated Entry Process. Applicants for other Programs may be required to participate in the Coordinated Entry Process as prescribed in the applicable Program Guide and Application.

3. Emergency Shelter Requirements

To be eligible to receive funding for operation of an Emergency Shelter, the following requirements must be met:

- A. Provide access 365 days per year to assist Persons Experiencing Homelessness meet basic emergency shelter needs;
- B. provide adequate sleeping space or beds, and clean and functioning shower and toilet facilities;
- C. provide safe and nutritious food, including breakfast or arranging access to breakfast and, if open 24 hours, also provide lunch and dinner or arrange access to lunch and dinner; if meal arrangements occur offsite, arrangement must be reasonably located, comply with accommodation requests, and be safe to consume;
- D. provide adequate staffing for program and facility design that ensures participant safety and access to necessary services;
- E. treat all guests with dignity and respect, regardless of religious or political beliefs, cultural background, disability, gender identity or sexual orientation;
- F. provide shelter, housing services, and connection to permanent housing without preconditions and barriers to entry, such as sobriety, treatment, or service participation requirements;
- G. have admittance and stay policies that are appropriate for the population served and do not create unnecessary barriers to guests staying;
- H. provide linkages and access to community resources such as health care, job readiness and employment services, Mainstream Resources, and educational services to assist guests in achieving housing stability;

- I. assess guests for program eligibility and services to enable mobility to permanent housing with adequate supports;
- J. inform guests of their rights and responsibilities, including specific shelter policies and house rules;
- K. accept eligible persons regardless of their ability to pay or their eligibility for reimbursement or actual reimbursements from any third party source, including local, municipal, state, or federal funding sources;
- L. refrain from collecting fees from guests' personal assets unless approved by MaineHousing;
- M. have no lease requirements for guests;
- N. if serving families with children, provide space other than open dormitory style and do not require involuntary family separation for admission;
- O. provide separate accommodations for male and female consumers consistent with their gender identity;
- P. protect the privacy and confidentiality of guests and their personal information;
- Q. provide training, policies, procedures and regular maintenance to encourage, improve, and maintain the health and safety of guests, volunteers and staff;
- R. post fire, disaster, and other emergency procedures in a conspicuous place and review the procedures with each guest;
- S. maintain a daily and confidential census of shelter clients including precise sleeping locations;
- T. operate in compliance with all applicable federal, state and local codes, laws and regulations; and
- U. have written policies and procedures for standards that address the following areas: non-discrimination, client grievance and appeal of termination, approval of financial transactions, record retention, procurement, whistleblowers, access to shelter and services, client rights and responsibilities, program personnel and facility operations, health and safety, food preparation and distribution, electronic data and security, Fair Housing, and Drug Free Workplace. All policies must meet federal guidelines.

4. Funding Allocation

From time to time MaineHousing will allocate a certain amount of funds to be distributed, subject to availability. The funding formula for allocations of funding will be enumerated in

the applicable Program Guide and Application. Based on availability, funds will be allocated for the following Programs:

- A. **Emergency Shelter and Housing Assistance Program** – Funding for shelter and rehousing services aimed at meeting immediate shelter needs and movement into permanent housing. Funding will be allocated according to the Funding Formula Allocation, as enumerated in the Program Guide and Application, to include a share for Shelter Operations and Housing Stabilization, and Performance.
- B. **Targeted Rapid Rehousing Program (TRRP)** – Funding for rapid rehousing activities aimed at quickly moving Persons Experiencing Homelessness to housing.
- C. **Housing Problem Solving (HPS)** –Funding for homelessness prevention and rapid exit activities aimed at diverting persons from the homeless system or making their time in the homeless services system rare, brief, and non-reoccurring.
- D. **The Student Homelessness Prevention Pilot (and any continuation thereof)** – Funding to provide assistance to students and their families to prevent them from becoming homeless and/or support them in obtaining stable housing. Funding will be provided to school districts who may choose to subcontract with nonprofit organizations to administer the program.
- E. **Other Programs.** MaineHousing may allocate other funds for Programs to assist Persons Experiencing Homelessness in accordance with applicable federal and state laws.

5. Program Design

- A. **Programs.** MaineHousing shall design and offer Programs based upon available funds, restrictions attached to such funds, best practices, and needs. The funds may be used for shelter services and outreach activities; for Homeless Prevention and Rapid Re-housing activities such as rental assistance, housing search, mediation, outreach to property owners, legal services, security on utility deposits, and moving costs; and to support entities that offer an integrated array of services to meet the health, housing, employment, and other basic needs of Persons Experiencing Homelessness; to support the construction, renovation or acquisition of a new or existing building to provide emergency housing and shelter services and/or cover the costs to lease a building; and to provide assistance to homeless students in elementary school and secondary school.
- B. **Program Guide and Application.** MaineHousing may distribute a Program Guide and Application to: parties who may be eligible for a Program and who have expressed an interest to MaineHousing in connection with the type of activities eligible under a Program; parties MaineHousing selects for marketing a particular Program; parties that request the Program Guide and Application; and the public by posting it on MaineHousing's website.

6. Funding

- A. **Processing of Applications.** MaineHousing may process applications on a first come first served basis or may set an application due date described in the Program Guide and Application for submission for review by a committee. The selection process will be outlined in the Program Guide and Application.
- B. **Selection for Funding.** MaineHousing shall retain final discretion as to whether or not to offer funds to a particular Applicant for a particular purpose.
- C. **Availability of Funds.** Grants are always subject to the availability of funds.
- D. **Selection Criteria.** MaineHousing will set forth requirements and selection and approval criteria germane to a particular Program in the applicable Program Guide and Application. selection criteria may include but are not limited to the following:

- i. **Mainstream Resources**

- 1. how well the Applicant collaborates with their respective Homeless Service Hub;
- 2. how well the Applicant assists clients in the completion and submission of applications for Mainstream Resources; and
- 3. how well the Applicant captures the results of the actual benefits received.

- ii. **Housing**

- 1. how well the Applicant assists clients in the completion and submission of applications for client appropriate housing;
- 2. how well the Applicant assists clients with housing searches;
- 3. how well the Applicant assists clients with landlord relationships; and
- 4. how well the Applicant has developed and maintained effective working relationships with local General Assistance offices in assisting clients with access and applications.

- iii. **Health Care**

- 1. Applicant's relationships and links with one or more local health care providers who provide treatment for clients; and
- 2. Applicant's ability to provide or refer clients for mental health or substance abuse assessments and treatment.

iv. **Employment**

1. how well the Applicant assists clients with employment searches, including registering with Maine's Job Bank;
2. how well the Applicant has developed and maintained effective working relationships with local career centers in assisting clients; and
3. how well the Applicant has developed and maintained effective working relationships with local employers or employment agencies in assisting clients.

v. **Prevention**

1. Applicant's knowledge of and ability to refer clients to Pine Tree Legal Assistance for eviction prevention and other legal assistance; and
2. Applicant's knowledge of and ability to actively refer clients to other local and regional resources, as appropriate.

7. Data Collection Requirements for Applicants

In order to receive funding, eligible Applicants must do the following, unless prohibited by VAWA or other statute or not required at MaineHousing's sole discretion:

- A. Enter into an Agency Participation Agreement with the HMIS Lead Agency to share certain Homeless Management Information System (HMIS) data with other Emergency Shelters and other providers of services for Persons Experiencing Homelessness;
- B. Enter client data as prescribed by MaineHousing and HUD in accordance with requirements set forth in the HMIS Data Standards as revised, and the HEARTH Act, and ensure data completeness and quality in regard to Program performance measures on a monthly basis and submit reports as prescribed by MaineHousing or HUD;
- C. Enter client data on outcomes and housing stability as prescribed by MaineHousing or HUD, which will be used for performance measurement, research, or evaluation;
- D. Have the capacity to enter client level data into the system of the CoC designated vendor for HMIS data entry; and
- E. Submit de-duplicated aggregate reports as required by MaineHousing.

Victim Service Providers are required to have the capacity of a comparable database that collects client level data and provides aggregate, de-duplicated data to MaineHousing in electronic form.

8. Reporting Requirements for Applicants

- A. **General Reporting Requirements.** An Applicant who receives a grant (“Grantee”) must provide client data prescribed by MaineHousing in a form or forms prescribed by MaineHousing to centralized data collection systems prescribed by MaineHousing in the grant agreement.
- B. **Missing Reports or Data.** A Grantee must provide all reports and all required client data in accordance with the reporting requirements at the time of funds disbursement in order to receive funding.
- C. **Complete Report.** A report will not be considered submitted unless MaineHousing determines that the report is sufficiently complete and all client data is valid.
- D. **Final Reports.** A Grantee may be required to submit a final report showing its use of a grant within 30 days of the end of the term of the grant.

9. Monitoring and Assessment for Applicants

- A. MaineHousing will review for Program compliance based on assessment of risk or at least every three years at reasonable times.
- B. MaineHousing may copy and examine all of a Grantee’s records other than medical or other confidential client information protected by VAWA or privacy laws.
- C. Grantees will maintain records sufficient to meet monitoring and auditing requirements of MaineHousing and HUD including without limitation daily rosters and client files.

In the case of a physical shelter program facility, MaineHousing will inspect to a minimum for compliance with HUD’s minimum emergency shelter standards pursuant to 24 CFR §576.403(b), Minimum standards for emergency shelters, [76 FR 75974, Dec. 5, 2011, as amended at 88 FR 30498, May 11, 2023].

10. Rule Limitations

- A. **Other Laws.** If this Rule conflicts with any provision of federal or state law, the federal or state law shall control.
 - B. **Waivers.** Upon determination of good cause, the Director of MaineHousing or the Director’s designee may, subject to statutory limitations, waive any provision of this Rule. Each waiver shall be in writing and shall be supported by documentation of the pertinent facts and grounds.
-

STATUTORY AUTHORITY: 30-A M.R.S. §§4741 (1) and (18); §4766; §4994-A; 42 U.S.C. §§11301, *et seq.*

EFFECTIVE DATE:

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher

Date: August 19, 2025

Subject: HCV Presentation

The Housing Choice Voucher department will be presenting information about the HCV program.

Included with the presentation are the following documents:

- PHA 5 Year Plan approved for 2025-2029
- PHA Annual Plan approved for 2025
- Draft of the PHA Annual Plan for 2026
- Summary of changes to the 2025 Administrative plan effective July 1, 2025
- Draft of Chapter 8b for NSPIRE-V
- PowerPoint slides

The Housing Choice Voucher Administrative plan has been updated effective July 1, 2025 to comply with mandatory changes from HUD that complies with HOTMA. The full version of the administrative plan can be found on our website at [Housing Choice Vouchers](#).

MaineHousing is required to revise the administrative plan as needed to comply with changes in HUD regulations. The original plan and any changes must be approved by the board of commissioners of the agency, only if there are changes to pertinent sections included in the Agency Plan.

These changes do not require Board approval and do not include any changes to pertinent sections to our Agency Plan

5-Year PHA Plan (for All PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 03/31/2024
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The **Form HUD-50075-5Y** is to be completed once every 5 PHA fiscal years by all PHAs.

A.	PHA Information.																																
A.1	<div> <div> PHA Name: Maine State Housing Authority PHA Code: ME901 </div> <div> PHA Plan for Fiscal Year Beginning: (MM/YYYY): 01/2025 The Five-Year Period of the Plan (i.e. 2019-2023): 2025-2029 PHA Plan Submission Type: <input checked="" type="checkbox"/> 5-Year Plan Submission <input type="checkbox"/> Revised 5-Year Plan Submission </div> </div> <div> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information on the PHA policies contained in the standard Annual Plan, but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official websites. PHAs are also encouraged to provide each resident council a copy of their PHA Plans.</p> </div> <div> <input type="checkbox"/> PHA Consortia: (Check box if submitting a Joint PHA Plan and complete table below.) </div> <table border="1"> <tr> <th rowspan="2">Participating PHAs</th> <th rowspan="2">PHA Code</th> <th rowspan="2">Program(s) in the Consortia</th> <th rowspan="2">Program(s) not in the Consortia</th> <th colspan="2">No. of Units in Each Program</th> </tr> <tr> <th>PH</th> <th>HCV</th> </tr> <tr> <td>Lead PHA:</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program		PH	HCV	Lead PHA:																							
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B.	Plan Elements. Required for <u>all</u> PHAs completing this form.
B.1	<p>Mission. State the PHA's mission for serving the needs of low-income, very low-income, and extremely low-income families in the PHA's jurisdiction for the next five years.</p> <p>MaineHousing's mission is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. Housing Choice Vouchers assist very low-income individuals and families to choose and lease safe and affordable privately owned rental housing and to achieve self-sufficiency and maintain housing stability. MaineHousing may serve low-income families participating in the Veteran Affairs Supportive Housing (VASH) Program.</p>
B.2	<p>Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income, very low-income, and extremely low-income families for the next five years.</p> <p>GOAL 1: EXPAND THE SUPPLY OF AFFORDABLE HOUSING</p> <ul style="list-style-type: none"> - APPLY FOR NEW VOUCHERS- PROJECT-BASED VASH, MAINSTREAM, FUP YOUTH OR OTHERS THAT ARE AVAILABLE THROUGH HUD NOFA - OFFER LANDLORD INCENTIVES TO ATTRACT NEW LANDLORDS AND RETAIN EXISTING LANDLORDS - PARTNER WITH AGENCIES TO INCREASE SET-ASIDE OPPORTUNITIES FOR TARGETED POPULATIONS. <p>GOAL 2: HELP MAINE PEOPLE ATTAIN HOUSING STABILITY</p> <ul style="list-style-type: none"> - AWARD PROJECT-BASED VOUCHERS IN PROPERTIES THAT PROVIDE SUPPORTIVE SERVICES (APPROXIMATELY 200) -AWARD PROJECT-BASED VOUCHERS TO MULTI-FAMILY RENTAL PROPERTIES SELECTED THROUGH MAINEHOUSING'S COMPETITIVE PROCESS (APPROXIMATELY 100) - CONTINUE TO ADMINISTER THE FAMILY SELF SUFFICIENCY PROGRAM AND INCREASE TO 75 PARTICIPANTS -INCREASE THE HOMEOWNERSHIP ALLOCATION TO 75 VOUCHERS - FULLY UTILIZE SPECIALTY VOUCHERS (NED, VASH, FAMILY UNIFICATION, MAINSTREAM, 811) <p>GOAL 3: IMPROVE HOUSING QUALITY</p> <ul style="list-style-type: none"> - ENSURE DECENT AND SAFE HOUSING BY ENFORCING THE COMPLIANCE OF INSPECTION STANDARDS ABOVE HQS/NSPIRE REQUIREMENTS - MAINTAIN AN INSPECTIONS PROCESS THAT IS EFFICIENT AND CONSISTENT WHILE CONDUCTING TIMELY INSPECTIONS <p>GOAL 4: PROVIDE LEADERSHIP IN THE HOUSING FIELD:</p> <ul style="list-style-type: none"> - CONTRIBUTE TO ONGOING ANALYSIS OF HOUSING NEEDS AND MAINTAIN A PROGRAM DASHBOARD - MAINTAIN HIGH PERFORMANCE SCORE UNDER SEMAP - ENSURE EHO AND FAIR HOUSING BY OFFERING REASONABLE ACCOMMODATIONS - FOSTER COLLABORATIVE RELATIONSHIPS WITH HOUSING AND SERVICE PROVIDERS STATE WIDE <p>MAINEHOUSING'S OPERATIONAL PRIORITIES:</p> <p>SERVICE:</p> <ul style="list-style-type: none"> - STRIVE FOR AND MONITOR POSITIVE CUSTOMER SATISFACTION THROUGH FEEDBACK, SURVEYS AND A CALL DISTRIBUTION LINE AND AN INFORMATION BOX VIA OUR WEBSITE - WORK WITH PARTNERS IN PROVIDING SERVICES AND OUTREACH TO LOW-INCOME FAMILIES VIA –COMMUNITY ACTION AGENCIES, HOMELESS SHELTERS, LANDLORD ASSOCIATIONS, 211 SITE AND OTHER PUBLIC HOUSING AUTHORITIES AS WELL AS OFFERING OPTIONS FOR ELECTRONIC COMMUNICATIONS (CONFERENCE CALLING, ON-LINE APPLICATIONS, ETC.) - OFFER MAINEHOUSINGSEARCH.ORG TO TENANTS LOOKING FOR HOUSING IN MAINE. IT IS AN ON-LINE REGISTRY OF AVAILABLE HOUSING - EMPLOY A HOUSING NAVIGATOR TO ASSIST VOUCHER HOLDERS WITH THEIR HOUSING SEARCH AND BUILD ON OUR LANDLORD OUTREACH EFFORTS -ADMINISTER STATEWIDE HOUSING NAVIGATOR PROGRAM FOR INDIVIDUALS AND FAMILIES SEARCHING FOR HOUSING <p>PEOPLE:</p> <ul style="list-style-type: none"> - PROVIDE CUSTOMER SERVICE AND COMMUNICATIONS (MI) TRAINING TO STAFF - SUPPORT A SHARED WORK MODEL THAT CREATES CONSISTENCY FOR PARTICIPANTS AND PARTNERS AND FLEXIBILITY FOR STAFF - PROVIDE STAFF AND CONTRACTORS WITH EXCELLENT TOOLS TO ENABLE SERVICE (SOFTWARE, TRAINING, EDUCATION AND TECHNICAL ASSISTANCE) - UTILIZING A COACHING MODEL FOR STAFF PERFORMANCE IMPROVEMENT <p>FINANCIAL CAPACITY:</p> <ul style="list-style-type: none"> - SUPPORT FUNDING SHORTFALLS THROUGH ADMINISTRATIVE FEE RESERVES AS NEEDED - REQUEST SET-ASIDE FUNDING WHEN APPROPRIATE - REQUEST WHEN APPROPRIATE FOR HIGHER ADMINISTRATIVE FEES OR BLENDED RATES (STATEWIDE JURISDICTION) - UTILIZE HUDS TWO YEAR TOOL TO MONITOR VOUCHER ISSUANCE, ATTRITION AND HAP SPENDING TO STAY WITHIN CY BUDGET <p>RESOURCE OPTIMIZATION:</p> <ul style="list-style-type: none"> - PROVIDE INCENTIVES FOR BOTH TENANTS AND LANDLORDS TO COMPLY WITH PROGRAM REQUIREMENTS (SECURITY DEPOSIT, OWNER EXCELLENCE PROGRAMS AND LANDLORD REPAIR GRANTS) - CONTINUE TO LOOK FOR PROCESS IMPROVEMENTS THROUGH LEAN INITIATIVES

<p>B.3</p>	<p>Progress Report. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan.</p> <ul style="list-style-type: none"> - Provided excellent customer service by hiring staff competent in customer service delivery -33 staff members - Awarded 56 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families - Awarded 32 Project-based vouchers to housing projects with supportive services - Awarded 99 Project Based vouchers to LIHTC projects for older adults - Awarded 20 project Based vouchers to housing projects for families - SEMAP score has been high performing - Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations - Continue to administer and coordinate the Family Self Sufficiency Program, enrolled 70+ participants - Work with partners in providing services and outreach to low-income families via –Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Offer MaineHousingSearch.org to tenants looking for housing in Maine. It is an on-line registry of available housing. Hired a Housing navigator. - Used administrative fee reserves and other state funding to provide security deposits and landlord repair money as needed - Provided staff and contractors with excellent tools to enable service (software, training, education and technical assistance) including updated HQS software to assist our inspectors in the field. - Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans. - 60% of available HCV vouchers are set aside for homeless applicants and those experiencing domestic violence <ul style="list-style-type: none"> -50 specifically for Housing Opportunities for People in Encampments (HOPE) -25 specifically to support the Youth Demonstration Program (19 currently leased) - Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (6 currently housed) -Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (26 currently housed) -Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (Aroostook, Penobscot, Washington and Waterville counties)11 currently leased -Awarded 5 year mainstream vouchers (approx. 22 available) 19 currently leased - Set aside 115 Family Unification vouchers for families and youth (97 currently leased) - Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (70 currently housed) - Set aside vouchers for disaster assistance (50 vouchers) - Regularly participate in partner meetings, presenting on the HCV program - Staff attend industry meetings, conferences, and trainings
<p>B.4</p>	<p>Violence Against Women Act (VAWA) Goals. Provide a statement of the PHA’s goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking.</p> <p>MaineHousing has a homeless priority of 60% of its available vouchers set aside which includes child and adult victims of domestic violence, dating violence, sexual assault, or stalking. As part of our transition plan MaineHousing offers a Security Deposit of \$1000 to allow a family to move who are victims of domestic violence, dating violence, sexual assault, or stalking. We support 15 PBV units that provide preference to victims of domestic violence, dating violence, sexual assault, or stalking.</p>
<p>C. Other Document and/or Certification Requirements.</p>	
<p>C.1</p>	<p>Significant Amendment or Modification. Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan.</p> <p>A “significant amendment” to our plan would be a policy change in our delivery of the program that would have an impact on the applicants and participants we currently serve in the areas we serve.</p> <p>A “substantial deviation/modification” to our plan would be a change in our current policy that would change the number of units that we allow for optional program opportunities or set-asides (project-base, homeownership, FSS, population specific).</p>
<p>C.2</p>	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the 5-Year PHA Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the 5-Year PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>
<p>C.3</p>	<p>Certification by State or Local Officials.</p> <p>Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>

C.4	<p>Required Submission for HUD FO Review.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <p>Y N <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>(b) If yes, include Challenged Elements.</p>
D.	<p>Affirmatively Furthering Fair Housing (AFFH).</p>

D.1

Affirmatively Furthering Fair Housing. (Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

Fair Housing Goal:

Describe fair housing strategies and actions to achieve the goal

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Describe fair housing strategies and actions to achieve the goal

Instructions for Preparation of Form HUD-50075-5Y - 5-Year PHA Plan for All PHAs

A. **PHA Information.** All PHAs must complete this section. (24 CFR § 903.4)

- A.1** Include the full **PHA Name**, **PHA Code**, **PHA Fiscal Year Beginning** (MM/YYYY), **Five-Year Period** that the Plan covers, i.e. 2019-2023, **PHA Plan Submission Type**, and the **Availability of Information**, specific location(s) of all information relevant to the hearing and proposed PHA Plan.

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table.

B. Plan Elements.

- B.1 Mission.** State the PHA's mission for serving the needs of low- income, very low- income, and extremely low- income families in the PHA's jurisdiction for the next five years. (24 CFR § 903.6(a)(1))
- B.2 Goals and Objectives.** Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low- income, very low- income, and extremely low- income families for the next five years. (24 CFR § 903.6(b)(1))
- B.3 Progress Report.** Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5- Year Plan. (24 CFR § 903.6(b)(2))
- B.4 Violence Against Women Act (VAWA) Goals.** Provide a statement of the PHA's goals, activities objectives, policies, or programs that will enable the PHA to serve the needs of child and adult victims of domestic violence, dating violence, sexual assault, or stalking. (24 CFR § 903.6(a)(3)).

C. Other Document and/or Certification Requirements.

- C.1 Significant Amendment or Modification.** Provide a statement on the criteria used for determining a significant amendment or modification to the 5-Year Plan. For modifications resulting from the Rental Assistance Demonstration (RAD) program, refer to the 'Sample PHA Plan Amendment' found in Notice PIH-2012-32, REV 2.

C.2 Resident Advisory Board (RAB) comments.

- (a) Did the public or RAB have comments?
- (b) If yes, submit comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations. (24 CFR § 903.17(b), 24 CFR § 903.19)

C.3 Certification by State or Local Officials.

Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan.

C.4 Required Submission for HUD FO Review.

Challenged Elements.

- (a) Did the public challenge any elements of the Plan?
- (b) If yes, include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.

D. Affirmatively Furthering Fair Housing.

(Non-qualified PHAs are only required to complete this section on the Annual PHA Plan. All qualified PHAs must complete this section.)

D.1 Affirmatively Furthering Fair Housing. The PHA will use the answer blocks in item D.1 to provide a statement of its strategies and actions to implement each fair housing goal outlined in its accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5) that states, in relevant part: "To implement goals and priorities in an AFH, strategies and actions shall be included in program participants' ... PHA Plans (including any plans incorporated therein) Strategies and actions must affirmatively further fair housing" Use the chart provided to specify each fair housing goal from the PHA's AFH for which the PHA is the responsible program participant – whether the AFH was prepared solely by the PHA, jointly with one or more other PHAs, or in collaboration with a state or local jurisdiction – and specify the fair housing strategies and actions to be implemented by the PHA during the period covered by this PHA Plan. If there are more than three fair housing goals, add answer blocks as necessary.

Until such time as the PHA is required to submit an AFH, the PHA will not have to complete section D.; nevertheless, the PHA will address its obligation to affirmatively further fair housing in part by fulfilling the requirements at 24 CFR 903.7(o)(3) enacted prior to August 17, 2015, which means that it examines its own programs or proposed programs; identifies any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement; and maintain records reflecting these analyses and actions. Furthermore, under Section 5A(d)(15) of the U.S. Housing Act of 1937, as amended, a PHA must submit a civil rights certification with its Annual PHA Plan, which is described at 24 CFR 903.7(o)(1) except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the 5-Year PHA Plan. The 5-Year PHA Plan provides the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families and the progress made in meeting the goals and objectives described in the previous 5-Year Plan.

Public reporting burden for this information collection is estimated to average 1.64 hours per year per response or 8.2 hours per response every five years, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 09/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, including changes to these policies, and informs HUD, families served by the PHA, and members of the public of the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** - A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers, and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS or SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or housing choice vouchers combined and is not PHAS or SEMAP troubled.

A.	PHA Information.										
A.1	<div style="display: flex; justify-content: space-between;"> <div>PHA Name: <u>Maine State Housing Authority</u></div> <div>PHA Code: <u>ME901</u></div> </div> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): <u>01/2025</u> PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above) Number of Housing Choice Vouchers (HCVs) <u>4590</u> PHA Plan Submission Type: <input checked="" type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at the main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on their official website.</p> <p>How the public can access this PHA Plan: https://www.mainehousing.org/programs-services/rental/rentaldetail/housing-choice-vouchers/Documents & links Request copy at MaineHousing located at 26 Edison Drive Augusta ME 04330</p> <p><input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below)</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 25%;">Participating PHAs</th><th style="width: 10%;">PHA Code</th><th style="width: 25%;">Program(s) in the Consortia</th><th style="width: 25%;">Program(s) not in the Consortia</th><th style="width: 15%;">No. of Units in Each Program</th></tr> </thead> <tbody> <tr> <td style="height: 40px;"></td><td></td><td></td><td></td><td></td></tr> </tbody> </table>	Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program					
Participating PHAs	PHA Code	Program(s) in the Consortia	Program(s) not in the Consortia	No. of Units in Each Program							

B.	Plan Elements.
B.1	<p>Revision of Existing PHA Plan Elements. a) Have the following PHA Plan elements been revised by the PHA since its last Annual Plan submission?</p> <p>Y N</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Statement of Housing Needs and Strategy for Addressing Housing Needs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Financial Resources.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Rent Determination.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Operation and Management.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Informal Review and Hearing Procedures.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Homeownership Programs.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Substantial Deviation.</p> <p><input type="checkbox"/> <input checked="" type="checkbox"/> Significant Amendment/Modification.</p> <p>(b) If the PHA answered yes for any element, describe the revisions for each element(s):</p>
B.2	<p>New Activities. (a) Does the PHA intend to undertake any new activities related to the following in the PHA's current Fiscal Year?</p> <p>Y N</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> Project-Based Vouchers</p> <p>(b) If Project-Based Voucher (PBV) activities are planned for the current Fiscal Year, provide the projected number of project-based units and general locations, and describe how project basing would be consistent with the PHA Plan.</p> <p>Project-Based Vouchers 98 PBV units for Chronic homeless, Supportive housing for seniors, disabled and special needs and 40 units moving from 23-8 program to PBV.</p>
B.3	<p>Progress Report. Provide a description of the PHA's progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p> <p>ME901-Maine State Housing Authority B.3 Progress Report. Program Goals: Improve Housing Quality- Used flexible state funding to provide Landlord repair money and damage reimbursement. Landlord Repair and Damage Reimbursement-\$250,000 - Require gas detectors in units where gas utility or appliances are used- Follow NFPA 101 Life Safety Code for egress window size requirements- Implemented IOS compatibility in conducting HQS inspectionsExpand the Supply of Affordable Housing:- Used flexible state funding to provide Landlord incentives and security deposits. Landlord Incentives- \$270,000 Security Deposits- \$175,000- Awarded 20 Project-based vouchers to housing projects for elderly and or disabled families - Awarded 42 Project-based vouchers to permanent supportive housing projects for homeless and or disabled families - Added 22 Tenant Protection vouchers to preserve affordable housing in Oxford County -Added 11 Project Based voucher units to an existing HAP contract for Penobscot County Help Maine People Attain Housing Stability-- Ensure EHO and Fair Housing by reviewing requests for reasonable accommodations - Utilize additional preferences to apply to applicants. The highest preferences are elderly/disabled/families and a preference for US military veterans. - Set aside 20 Non-Elderly Disabled Vouchers to assist families that participate in the Money-follows-the-person grant through the Maine DHHS Homeward Bound program. (6 currently housed) -Administer 135 VASH vouchers for veterans (88 currently housed) -Set aside 32 Non-Elderly Disabled Vouchers to assist families that qualify under the 811 waiver program (26 currently housed) -Set aside 25 vouchers for a program for working families who may be interested in joining the FSS program (working with Community Action agencies to deliver program throughout the state) (11 currently leased) - Set aside 115 Family Unification vouchers for families and youth (97 currently leased) - 60% of available HCV vouchers are set aside for people experiencing homelessness and those fleeing domestic violence -50 specifically for Housing Opportunities for People in Encampments (HOPE) -25 specifically to support the Youth Demonstration Program (19 currently leased) - Administer 5 year mainstream vouchers (approx. 22 available) 19 currently leased - Administer 99 Emergency Housing Vouchers (EHV) for people experiencing homelessness, previously homeless or at risk and people experiencing domestic violence, stalking or victims of human trafficking (70 currently housed) - Set aside vouchers for disaster assistance (50 vouchers) Provide Leadership in the Housing Field - HCV Director serves as Chair of the Maine Centralized Waiting list Advisory Group - Coordinate Housing Navigator Program by providing funds and tracking outcomes. Sub-contract with 9 agencies providing assistance with pre-tenancy, housing search and landlord outreach to assist Maine people with affordable housing options including new Mainers and underserved populations statewide - Administer and coordinate the Family Self Sufficiency Program, enrolled 20 participants Participate and co-lead the statewide Program Coordinating Committee (PCC) - Work with partners in providing services and outreach to low-income families via Community Action Agencies, homeless shelters, domestic violence agencies, landlord associations, 211 site, statewide conferences, and other Public Housing Authorities - Coordinate pre-occupancy meetings and yearly updates with owner/managers of Project Based units to monitor vacancies and tenant selection policies - Support statewide Landlord Incentives by providing PHA's in Maine funding, allowing them to deliver a consistent resource - Provided excellent customer service by hiring staff competent in customer service delivery - Centralized waitlist -</p>
B.4	Capital Improvements. - Not Applicable
B.5	<p>Most Recent Fiscal Year Audit. (a) Were there any findings in the most recent FY Audit?</p> <p>Y <input type="checkbox"/> N <input checked="" type="checkbox"/> N/A <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>

C.	Other Document and/or Certification Requirements.
C.1	Resident Advisory Board (RAB) Comments. (a) Did the RAB(s) have comments to the PHA Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> (b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.
C.2	Certification by State or Local Officials. Form HUD-50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.3	Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan. Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i> , must be submitted by the PHA as an electronic attachment to the PHA Plan.
C.4	Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public. (a) Did the public challenge any elements of the Plan? Y <input type="checkbox"/> N <input checked="" type="checkbox"/> If yes, include Challenged Elements.
D.	Affirmatively Furthering Fair Housing (AFFH).
D.1	Affirmatively Furthering Fair Housing (AFFH). Provide a statement of the PHA's strategies and actions to achieve fair housing goals outlined in an accepted Assessment of Fair Housing (AFH) consistent with 24 CFR § 5.154(d)(5). Use the chart provided below. (PHAs should add as many goals as necessary to overcome fair housing issues and contributing factors.) Until such time as the PHA is required to submit an AFH, the PHA is not obligated to complete this chart. The PHA will fulfill, nevertheless, the requirements at 24 CFR § 903.7(o) enacted prior to August 17, 2015. See Instructions for further detail on completing this item.

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 6.02 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: ME901-Maine State Housing Authority Form HUD-50075-HCV (Form ID - 1204)
printed by Allison Gallagher in HUD Secure Systems/Public Housing Portal at 08/01/2025 01:40PM EST

Streamlined Annual PHA Plan (HCV Only PHAs)	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires: 09/30/2027
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Purpose. The 5-Year and Annual PHA Plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services. They also inform HUD, families served by the PHA, and members of the public of the PHA's mission, goals, and objectives for serving the needs of low-, very low-, and extremely low- income families.

Applicability. The Form HUD-50075-HCV is to be completed annually by **HCV-Only PHAs**. PHAs that meet the definition of a Standard PHA, Troubled PHA, High Performer PHA, Small PHA, or Qualified PHA do not need to submit this form. Where applicable, separate Annual PHA Plan forms are available for each of these types of PHAs.

Definitions.

- (1) **High-Performer PHA** – A PHA that owns or manages more than 550 combined public housing units and housing choice vouchers (HCVs) and was designated as a high performer on both the most recent Public Housing Assessment System (PHAS) and Section Eight Management Assessment Program (SEMAP) assessments if administering both programs, SEMAP for PHAs that only administer tenant-based assistance and/or project-based assistance, or PHAS if only administering public housing.
- (2) **Small PHA** - A PHA that is not designated as PHAS or SEMAP troubled, that owns or manages less than 250 public housing units and any number of vouchers where the total combined units exceed 550.
- (3) **Housing Choice Voucher (HCV) Only PHA** - A PHA that administers more than 550 HCVs, was not designated as troubled in its most recent SEMAP assessment and does not own or manage public housing.
- (4) **Standard PHA** - A PHA that owns or manages 250 or more public housing units and any number of vouchers where the total combined units exceed 550, and that was designated as a standard performer in the most recent PHAS and SEMAP assessments.
- (5) **Troubled PHA** - A PHA that achieves an overall PHAS or SEMAP score of less than 60 percent.
- (6) **Qualified PHA** - A PHA with 550 or fewer public housing dwelling units and/or HCVs combined and is not PHAS or SEMAP troubled.

A.	PHA Information.
A.1	<p>PHA Name: _____ PHA Code: _____</p> <p>PHA Plan for Fiscal Year Beginning: (MM/YYYY): _____</p> <p>PHA Inventory (Based on Annual Contributions Contract (ACC) units at time of FY beginning, above)</p> <p>Number of Housing Choice Vouchers (HCVs) _____</p> <p>PHA Plan Submission Type: <input type="checkbox"/> Annual Submission <input type="checkbox"/> Revised Annual Submission</p> <p>Public Availability of Information. In addition to the items listed in this form, PHAs must have the elements listed below readily available to the public. A PHA must identify the specific location(s) where the proposed PHA Plan, PHA Plan Elements, and all information relevant to the public hearing and proposed PHA Plan are available for inspection by the public. Additionally, the PHA must provide information on how the public may reasonably obtain additional information of the PHA policies contained in the standard Annual Plan but excluded from their streamlined submissions. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA and should make documents available electronically for public inspection upon request. PHAs are strongly encouraged to post complete PHA Plans on their official websites and to provide each resident council with a copy of their PHA Plans.</p>

(b) If the PHA answered yes for any element, describe the revisions for each element(s):

<p>B.2</p>	<p>New Activities.</p> <p>(a) Does the PHA intend to undertake any new activities related to the following in the PHA’s applicable Fiscal Year?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/> Project-Based Vouchers</p> <p>(b) If Project-Based Voucher (PBV) activities are planned for the applicable Fiscal Year, provide the projected number of PBV units and general locations, and describe how project-basing would be consistent with the PHA Plan.</p>
<p>B.3</p>	<p>Progress Report.</p> <p>Provide a description of the PHA’s progress in meeting its Mission and Goals described in its 5-Year PHA Plan.</p>

B.4	Capital Improvements. – Not Applicable
B.5	<p>Most Recent Fiscal Year Audit.</p> <p>(a) Were there any findings in the most recent FY Audit?</p> <p>Y N N/A</p> <p><input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, please describe:</p>
C.	Other Document and/or Certification Requirements.
C.1	<p>Resident Advisory Board (RAB) Comments.</p> <p>(a) Did the RAB(s) have comments to the PHA Plan?</p> <p>Y N</p> <p><input type="checkbox"/> <input type="checkbox"/></p> <p>(b) If yes, comments must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the RAB recommendations and the decisions made on these recommendations.</p>

C.2	<p>Certification by State or Local Officials.</p> <p>Form HUD 50077-SL, <i>Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.3	<p>Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.</p> <p>Form HUD-50077-ST-HCV-HP, <i>PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed</i>, must be submitted by the PHA as an electronic attachment to the PHA Plan.</p>
C.4	<p>Challenged Elements. If any element of the PHA Plan is challenged, a PHA must include such information as an attachment with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public.</p> <p>(a) Did the public challenge any elements of the Plan?</p> <div style="display: flex; justify-content: space-around; width: 100px;"> <div style="text-align: center;">Y <input type="checkbox"/></div> <div style="text-align: center;">N <input type="checkbox"/></div> </div> <p>(b) If yes, include Challenged Elements.</p>

Instructions for Preparation of Form HUD-50075-HCV Annual PHA Plan for HCV-Only PHAs

A. PHA Information. All PHAs must complete this section (24 CFR 903.4).

- A.1** Include the full **PHA Name, PHA Code, PHA Type, PHA Fiscal Year Beginning (MM/YYYY), Number of Housing Choice Vouchers (HCVs), PHA Plan Submission Type,** and the **Public Availability of Information**, specific location(s) of all information relevant to the public hearing and proposed PHA Plan. Note: The number of HCV's should include all special purpose vouchers (e.g. Mainstream Vouchers, etc.) (24 CFR 903.23(e)).

PHA Consortia: Check box if submitting a Joint PHA Plan and complete the table (24 CFR 943.128(a)).

B. Plan Elements. All PHAs must complete this section (24 CFR 903.11(c)(3)).

B.1 Revision of Existing PHA Plan Elements. PHAs must:

Identify specifically which plan elements listed below that have been revised by the PHA. To specify which elements have been revised, mark the "yes" box. If an element has not been revised, mark "no."

☐ **Statement of Housing Needs and Strategy for Addressing Housing Needs.** Provide a statement addressing the housing needs of low-income, very low-income and extremely low-income families and a brief description of the PHA's strategy for addressing the housing needs of families who reside in the jurisdiction served by the PHA and other families who are on the Section 8 tenant-based assistance waiting lists. The statement must identify the housing needs of (i) families with incomes below 30 percent of area median income (extremely low-income); (ii) elderly families (iii) households with individuals with disabilities, and households of various races and ethnic groups residing in the jurisdiction or on the public housing and Section 8 tenant-based assistance waiting lists based on information provided by the applicable Consolidated Plan, information provided by HUD, and generally available data. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location. (24 CFR 903.7(a)(2)(i)). Provide a description of the ways in which the PHA intends, to the maximum extent practicable, to address those housing needs in the upcoming year and the PHA's reasons for choosing its strategy (24 CFR 903.7(a)(2)(ii)).

☐ **Deconcentration and Other Policies that Govern Eligibility, Selection, and Admissions.** A statement of the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for HCV (24 CFR 903.7(b)).

☐ **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA HCV funding and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program and state the planned use for the resources (24 CFR 903.7(c)).

☐ **Rent Determination.** A statement of the policies of the PHA governing rental contributions of families receiving tenant-based assistance, discretionary minimum tenant rents, and payment standard policies (24 CFR 903.7(d)).

☐ **Operation and Management.** A statement that includes a description of PHA management organization, and a listing of the programs administered by the PHA (24 CFR 903.7(e)).

☐ **Informal Review and Hearing Procedures.** A description of the informal hearing and review procedures that the PHA makes available to its applicants (24 CFR 903.7(f)).

☐ **Homeownership Programs.** A statement describing any homeownership programs (including project number and unit count) administered by the agency under section 8y of the 1937 Act, or for which the PHA has applied or will apply for approval (24 CFR 903.7(k)).

☐ **Self Sufficiency Programs and Treatment of Income Changes Resulting from Welfare Program Requirements.** A description of any PHA programs relating to services and amenities coordinated, promoted, or provided by the PHA for assisted families, including those resulting from the PHA's partnership with other entities, for the enhancement of the economic and social self-sufficiency of assisted families, including programs provided or offered as a result of the PHA's partnerships with other entities, and activities subject to Section 3 of the Housing and Community Development Act of 1968 (24 CFR Part 135) and under requirements for the Family Self-Sufficiency Program and others. Include the program's size (including required and actual size of the FSS program) and means of allocating assistance to households. (24 CFR 903.7(l)(i)) Describe how the PHA will comply with the requirements of section 12(c) and (d) of the 1937 Act that relate to treatment of income changes resulting from welfare program requirements (24 CFR 903.7(l)(iii)).

☐ **Substantial Deviation.** PHA must provide its criteria for determining a "substantial deviation" to its 5-Year Plan (24 CFR 903.7(s)(2)(i)).

☐ **Significant Amendment/Modification.** PHA must provide its criteria for determining a "Significant Amendment or Modification" to its 5-Year and Annual Plan (24 CFR 903.7(s)(2)(ii)).

If any boxes are marked "yes", describe the revision(s) to those element(s) in the space provided.

- B.2 New Activities.** If the PHA intends to undertake any new activities related to these elements in the applicable Fiscal Year, mark "yes" for those elements, and describe the activities to be undertaken in the space provided. If the PHA does not plan to undertake these activities, mark "no."

☐ **Project-Based Vouchers.** Describe any plans to use HCVs for new project-based vouchers, which must comply with PBV goals, civil rights requirements, Housing Quality Standards (HQS) and deconcentration standards, as stated in 24 CFR 983.55(b)(1) and set forth in the PHA Plan statement of deconcentration and other policies that govern eligibility, selection, and admissions. If using project-based vouchers, provide the projected number of project-based units and general locations (including if PBV units are planned on any former or current public housing units or sites), and describe how project-basing would be consistent with the PHA Plan (24 CFR 903.7(b)(3), 24 CFR 903.7(r)).

- B.3 Progress Report.** For all Annual Plans following submission of the first Annual Plan, a PHA must include a brief statement of the PHA's progress in meeting the mission and goals described in the 5-Year PHA Plan (24 CFR 903.11(c)(3), 24 CFR 903.7(s)(1)).
- B.4 Capital Improvements.** This section refers to PHAs that receive funding from the Capital Fund Program (CFP) which is not applicable for HCV-Only PHAs.
- B.5 Most Recent Fiscal Year Audit.** If the results of the most recent fiscal year audit for the PHA included any findings, mark "yes" and describe those findings in the space provided (24 CFR 903.7(p)).

C. Other Document and/or Certification Requirements.

- C.1 Resident Advisory Board (RAB) comments.** If the RAB had comments on the annual plan, mark "yes," submit the comments as an attachment to the Plan and describe the analysis of the comments and the PHA's decision made on these recommendations (24 CFR 903.13(c), 24 CFR 903.19).
- C.2 Certification by State or Local Officials.** Form HUD-50077-SL, *Certification by State or Local Officials of PHA Plans Consistency with the Consolidated Plan*, must be submitted by the PHA as an electronic attachment to the PHA Plan (24 CFR 903.15). Note: A PHA may request to change its fiscal year to better coordinate its planning with planning done under the Consolidated Plan process by State or local officials as applicable.
- C.3 Civil Rights Certification/ Certification Listing Policies and Programs that the PHA has Revised since Submission of its Last Annual Plan.** Provide a certification that the following plan elements have been revised, provided to the RAB for comment before implementation, approved by the PHA board, and made available for review and inspection by the public. This requirement is satisfied by completing and submitting form HUD-50077 ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed*. Form HUD-50077-ST-HCV-HP, *PHA Certifications of Compliance with PHA Plan, Civil Rights, and Related Laws and Regulations Including PHA Plan Elements that Have Changed* must be submitted by the PHA as an electronic attachment to the PHA Plan. This includes all certifications relating to Civil Rights and related regulations. A PHA will be considered in compliance with the certification requirement to affirmatively further fair housing if the PHA fulfills the requirements of 24 CFR 5.150 *et seq.*, 24 CFR 903.7(o)(1), and 24 CFR 903.15.
- C.4 Challenged Elements.** If any element of the Annual PHA Plan or 5-Year PHA Plan is challenged, a PHA must include such information as an attachment to the Annual PHA Plan or 5-Year PHA Plan with a description of any challenges to Plan elements, the source of the challenge, and the PHA's response to the public (24 CFR 903.23(b)).

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced the Annual PHA Plan. The Annual PHA Plan provides a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA's operations, programs, and services, and informs HUD, families served by the PHA, and members of the public for serving the needs of low- income, very low- income, and extremely low- income families.

Public reporting burden for this information collection is estimated to average 4.52 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 *et seq.*, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Changes for 7/1/2025 HCV Administrative Plan

Page Doc/PDF	Section	Source	Changes Made	Previous Version
109/127	6	Nan McKay	Added information on Pre/Post HOTMA CFR references	
All	Varies	Nan McKay	Updated Post HOTMA Regulation References as applicable	
111/129	6-I.B.	HOTMA	Summary of Income Included & Excluded by Person Updated to include <i>Minors</i>	Minors formerly referred to as Children under 18 years of age
115/133	6-I.D.	HOTMA	Earned Income Updated Wages and Related Compensation & updated Post HOTMA CFR <ul style="list-style-type: none"> Clarifies that Earned Income does not include pension, annuity, transfer payments or in-kind benefits. Includes <i>Day Laborers & Seasonal Workers</i> and Adds what annual income is to MSHA Policy 	Earned Income = The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services is included in annual income.
116/134	6-I.D.	HOTMA	Types of Earned Income Not Counted in Annual Income <ul style="list-style-type: none"> Removed section on <i>Temporary, Nonrecurring or Sporadic Income</i> as this is now a new section (6.I.L) Replaced <i>Children's Earning</i> with <i>Earnings of a Minor</i> per HOTMA Replaced <i>Certain Earned Income of Full Time Students</i> with <i>Earned Income of Full Time Students</i> per HOTMA adding FT Student Definition 	
118/136	6-I.F.	HOTMA	Business Income <ul style="list-style-type: none"> Updated Post HOTMA CFR Added definition of <i>Independent Contractor</i> 	
119/137	6-I.H.	HOTMA	Periodic Payments <ul style="list-style-type: none"> Updated/Clarified Entire Section Added Retirement Accounts 	This section formerly included information on excluded periodic payments which were moved to 6-I.L. Additional Exclusions from Annual Income

Page Doc/PDF	Section	Source	Changes Made	Previous Version
122/140	6-I.I.	HOTMA	Nonrecurring Income New Section created by HOTMA <ul style="list-style-type: none"> Includes included & excluded sources 	Pre HOTMA this was part of 6-I.D. Types of Earned Income Not Counted in Annual Income 6-I.I was formerly Payments in Lieu of Earnings which is now included in definition of Earned Income
123/141	6-I.J.	HOTMA	State Payments to Allow Individuals with Disabilities to Live at Home New Section created by HOTMA	Not specifically addressed in pre HOTMA version of Chapter 6 6-I.J. was formerly Welfare Assistance which is now 6-I.N.
123/141	6-I.K.	HOTMA	Civil Rights Settlements New Section created by HOTMA	Not specifically addressed in pre HOTMA version of Chapter 6 6-I.K. was formerly Periodic and Determinable Allowances which is now 6-I.O.
124/142	6-I.L.	HOTMA	Additional Exclusions from Annual Income Updated based on changes to other sections	6-I.L. was formerly Student Financial Assistance which is now just a part of 6-I.L.
131/149	6-I.M	HOTMA	Assets - Lump-Sum Additions to Net Family Assets New entry created by HOTMA	To add clarity
134/152	6-I.M.	HOTMA	Assets - ABLE Accounts New entry created by HOTMA	To add clarity
136/154	6-I.M.	HOTMA	Assets – Trusts <ul style="list-style-type: none"> Information added to more clearly define types of trusts 	To add clarity

Page Doc/PDF	Section	Source	Changes Made	Previous Version
140/158	6-II	HOTMA	Adjusted Income <ul style="list-style-type: none"> Updated Medical Expenses to Health & Medical Expenses 	Updated throughout entire section
141/159	6-II.D.	HOTMA	Health and Medical Care Expenses Deduction <ul style="list-style-type: none"> Updated definition: <ul style="list-style-type: none"> any costs incurred in the diagnosis, cure, mitigation, treatment, or prevention of disease or payments for treatments affecting any structure or function of the body. Health and medical care expenses include medical insurance premiums and long-term care premiums that are paid or anticipated during the period for which annual income is computed Updated Summary of Allowable Expenses to include: <ul style="list-style-type: none"> Medical insurance premiums or the cost of a health maintenance organization (HMO) Medicare Part B and Part D premiums Ambulance services and some costs of transportation related to medical expenses. The PHA will use the most current medical mileage rate listed in IRS Publication 502. The costs of buying, training, and maintaining a guide dog or other service animal to assist a visually impaired or hearing disabled person, or a person with other physical disabilities. In general, this includes any costs, such as food, grooming, and veterinary care, incurred in maintaining the health and vitality of the service animal so that it may perform its duties. Reasonable Accommodation will be considered when approving health and medical deductions for assistance animals 	<u>Pre HOTMA definition:</u> medical expenses, including medical insurance premiums, which are anticipated during the period for which annual income is computed, and that are not covered by insurance. Biggest change is that we can no longer restrict expenses to IRS publication 502
189/207	7-III.J.	HOTMA	Student Financial Assistance <ul style="list-style-type: none"> Distinguishes between Title IV assistance and Other financial assistance <ul style="list-style-type: none"> Funds under Title IV that exceed tuition fees etc. no longer count as income No longer differentiates for students over 23 with dependent children Verification of costs for Tuition etc. only needs to be obtained if student has non-Title IV assistance 	<u>Pre HOTMA</u> Any financial aid that exceeded Tuition would be counted for students under 23. All Financial Aid was excluded For students over 23 with dependent children.

Page Doc/PDF	Section	Source	Changes Made	Previous Version
313/331	14-I.B.	Nan McKay	Detecting Errors and Program Abuse <ul style="list-style-type: none"> Updated MaineHousing Policy under <i>Quality Control and Analysis of Data</i> to include Interim Reexaminations would be compared against most recent reexamination to identify inconsistencies Updated PHA expenditure threshold amount under Independent Audits and HUD Monitoring from \$500,000 to \$750,000 	<p>Previously only required that Annual be compared with Annual</p> <p>Previously PHAs expending over \$500,000 needed independent audit.</p>
319/337	14-II.D.	HOTMA	PHA-Caused Errors or Program Abuse New section - <i>De Minimis Errors</i> <ul style="list-style-type: none"> PHA will not be considered out of compliance when PHA determination deviates from correct income by no more than \$30/month (\$360/year) 	New Section
379/397	16-IV.B.	HOTMA	Repayment Policy New section – <i>Criminal Prosecution for Program Fraud/ Abuse</i> <ul style="list-style-type: none"> Was not addressed in this section previously 	To add clarity
541/559	Appendix	HOTMA	HOTMA 102/104 Appendix to the Administrative Plan <ul style="list-style-type: none"> Replaced the previous version to update from specific information to general information on HOTMA changes. 	Previously HUD gave a choice to adopt some if the 7/1/25 required changes early. Appendix originally specified just the changes we implemented early.
iv/564	Glossary	HOTMA	B. Added definition for: <ul style="list-style-type: none"> Day laborer, Independent contractor & Seasonal worker De minimis error Foster Adult & Foster child Updated definition for: <ul style="list-style-type: none"> Earned & Unearned income Family 	

Chapter 8.B.

NATIONAL STANDARDS FOR THE PHYSICAL INSPECTION OF REAL ESTATE AND RENT REASONABLENESS DETERMINATIONS

[24 CFR 5 Subpart G and Notice PIH 2024-26]

INTRODUCTION

Owners must maintain all units occupied by families receiving Housing Choice Voucher (HCV) and Project Based Voucher (PBV) assistance in accordance with housing quality standards. Units assisted under the program must comply with HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE) regulations and standards no later than October 1, 2025. The inspection performance standards and procedures for conducting NSPIRE inspections must be included in the administrative plan [Notice PIH 2024-26].

All units must pass an inspection prior to the approval of a lease (with some exceptions) and at least once every 24 months (or 36 months for small rural PHAs) during the term of the HAP contract, and at other times as needed, to determine that the unit meets housing quality standards. HUD also requires PHAs to determine that rents for units under the program are reasonable when compared to comparable unassisted units in the market area.

Provided they meet certain requirements, HUD permits PHAs to establish some additional local requirements in their administrative plans. The use of the term *NSPIRE standards* in this plan refers to the combination of both HUD and PHA-established requirements. However, state and local codes, compliance is not part of the determination of whether a unit passes the NSPIRE standards.

This chapter explains HUD and PHA requirements related to physical inspections and rent reasonableness as follows:

Part I. Physical Standards. This part discusses NSPIRE standards required of units occupied by HCV and PBV-assisted families. It also identifies affirmative habitability requirements for all units and life-threatening conditions that must be corrected in 24 hours.

Part II. The Inspection Process. This part describes the types of inspections the PHA will make and the steps that will be taken when units do not meet NSPIRE standards.

Part III. Rent Reasonableness Determinations. This part discusses the policies the PHA will use to make rent reasonableness determinations.

Special requirements for homeownership, manufactured homes, and other special housing types are discussed in Chapter 15 to the extent that they apply in this jurisdiction. Special requirements for the PBV and RAD PBV programs (if applicable) are discussed in Chapters 17 and 18, respectively.

NSPIRE and HQS

Even once the HQS inspection standard has sunset, the regulations at 24 CFR Part 982 and 983 governing the HCV and PBV programs will continue to use the terms *HQS* and *housing quality standards* rather than *NSPIRE*. This is because the definition of *housing quality standards (HQS)* at 24 CFR 982.4 means the minimum quality standards developed by HUD in accordance with 24 CFR 5.703 for the HCV program, including any variations approved by HUD for the PHA. As such, the model policy uses the term *housing quality standards* whenever applicable regulations use this term. Except in the chapter describing HQS, the acronym *HQS* is not used in the model policy in order to avoid confusion between the umbrella term meaning housing standards and the specific inspection protocol. The model policy only uses the term *NSPIRE* when referring to specific NSPIRE standards.

PART I: NSPIRE STANDARDS

NSPIRE standards are published on HUD's NSPIRE website as well as in the NSPIRE Final Rule [FR Notice 5/1/2023].

8-I.A. INSPECTABLE AREAS [24 CFR 5.703(a)(1) and 24 CFR 5.705(a)(2)]

NSPIRE defines the inspectable areas for inspection under the standards as inside, outside and unit. However, the inspection requirement for the HCV and PBV programs only applies to units occupied or to be occupied by HCV or PBV participants and common areas and exterior areas which either service or are associated with such units.

8-I.B. AFFIRMATIVE HABITABILITY REQUIREMENTS [24 CFR 5.703(b), (c), and (d)]

NSPIRE provides for minimum, or affirmative, habitability requirements for each area (unit, inside, outside). These areas must meet these requirements for habitability, which are listed in Exhibit 8-1.

The inside, outside and unit must be free of health and safety hazards that pose danger to residents. Types of health and safety concerns include, but are not limited to carbon monoxide, electrical hazards, extreme temperature, flammable materials or other fire hazards, garbage and debris, handrail hazards, infestation, lead-based paint, mold, and structural soundness [24 CFR 5.703(e)].

The NSPIRE Smoke Alarm Standard does not require that smoke alarms have a sealed battery; however, upon the effective date of the Public and Federally Assisted Housing Fire Safety Act of 2022 on December 29, 2024, sealed batteries *will* be required.

8-I.C. MODIFICATIONS TO PROVIDE ACCESSIBILITY [24 CFR 100.203; Notice 2003-31; and Notice PIH 2014-02]

Under the Fair Housing Act of 1988 an owner must make reasonable accommodations in rules, policies, practices, or services if necessary for a person with disabilities to use the housing and must not refuse the request of a family that contains a person with a disability to make necessary and reasonable modifications to the unit if such modification is necessary to afford the person with a disability full enjoyment of the premises. Such modifications are at the family's expense. The owner may, where it is reasonable to do so, require restoration of the unit to its original condition (reasonable wear and tear excepted) if the modification would interfere with the owner or next occupant's full enjoyment of the premises. The owner may not increase the customarily required security deposit. However, the landlord may negotiate a restoration agreement that requires the family to restore the unit and, if necessary to ensure the likelihood of restoration, may require the tenant to pay a reasonable amount into an interest-bearing escrow account over a reasonable period of time. The interest in any such account accrues to the benefit of the tenant. The owner may also require reasonable assurances that the quality of the work will be acceptable and that any required building permits will be obtained. [24 CFR 100.203; Notice 2003-31].

Modifications to units to provide access for a person with a disability must meet all applicable NSPIRE requirements and conform to the design, construction, or alteration of facilities contained in the UFAS and the ADA Accessibility Guidelines (ADAAG) [28 CFR 35.151(c) and

Notice 2003-31] See Chapter 2 of this plan for additional information on reasonable accommodations for persons with disabilities.

MaineHousing Policy

Any owner that intends to negotiate a restoration agreement or require an escrow account must submit the agreement(s) to MaineHousing for review.

8-I.D. ADDITIONAL LOCAL REQUIREMENTS [24 CFR 5.705(a)(3) and Notice PIH 2024-26]

The PHA may impose variations to the NSPIRE standards as long as the additional criteria are not likely to adversely affect the health or safety of participant families or severely restrict housing choices for families. HUD approval is required for variations to NSPIRE standards and approved variations must be added to the administrative plan.

HUD may approve inspection criteria variations if the variations apply standards in local housing codes or other codes adopted by the PHA or because of local climatic or geographic conditions. Acceptability criteria variations may only be approved by HUD if such variations either meet or exceed the performance requirements or significantly expand affordable housing opportunities for families assisted under the program.

MaineHousing Policy

MaineHousing has requested the following HUD-approved variations to NSPIRE standards:

- **Hard-wired with battery backup smoke detectors must be installed on all floors including the basement and enclosed interior common hallways in units in apartment buildings with 3 or more units. As a substitute, in the common hallways a 10-year sealed tamper-resistant battery powered smoke detector may be installed.**
- **All oil and gas furnaces and boilers must be serviced annually, and a dated inspection tag must be affixed to the burner or hung in the immediate vicinity.**
- **Deteriorated interior and exterior surfaces must be treated and stabilized using lead-safe work practices as appropriate. A deteriorated surface is paint or any other coating that is peeling, chipping, chalking or cracking or otherwise damaged or separated from the substrate.**
- **Any required lead-based paint testing will be conducted by a certified lead-based paint inspector. MaineHousing will not abate Housing Assistance Payments if the Owner is complying with the State plan for treatment. If the Owner fails to comply with the State plan, MaineHousing will abate Housing Assistance Payments retroactive to the expiration date of the original 30-day notice.**
- **At least one window in any room used for sleeping shall be an egress window. Any building constructed after 1976 shall be required to comply with the requirement to provide 5.7 square feet of net clear opening with a minimum width of 20" and a minimum height of 24". The window shall also meet all other requirement for egress windows contained in NFPA 101 Life Safety Code. Any**

replacement windows installed in a building constructed after 1976 shall be required to meet the net clear opening of 5.7 square feet. This shall be measured with the window in its natural open position.

- At least one window in any room used for sleeping shall be an egress window. Any building constructed before 1976 will be allowed to meet the following specifications: the net clear opening would be allowed to meet the minimum 20" in width and 24" in height with a total net clear opening of 3.3 square feet; if the window is constructed of wood or vinyl and the overall window sash size meets a minimum of 5.0 square feet. The window shall meet all other requirements for an egress window as specified in NFPA 101 Life Safety Code as adopted by the Office of State Fire Marshal. Any replacement window installed in a building constructed before 1976 shall meet the same requirements as the existing windows and shall not reduce the existing net clear opening below the minimum requirements.
- If an egress window fails MaineHousing's inspection but is inspected by the local fire chief or local code enforcement officer, and they provide a letter in writing stating they approve the window, MaineHousing will accept the letter and pass the window.
- MaineHousing inspectors will not conduct an HQS inspection without a person 18 years of age or older present in the unit.
- Double-key deadbolt locks are not allowed to be installed in any egress door of a unit or common areas of the building that provide mutual access.
- All work on units resulting from a failed inspection must be completed by a state licensed professional if so, required by law. This includes, but is not limited to, electrical, plumbing, oil and solid fuel as applicable. MaineHousing reserves the right to request that owners provide written documentation of professional completion.
- All units and buildings must be clearly and properly numbered.
- **Walls**
In areas where plaster or drywall is severely sagging, buckling, bulging, cracked (larger than 1/8" wide or longer than 11"), has holes (larger than a quarter), it must be repaired or replaced and primed.
- **Ceilings**
In areas where plaster or drywall is severely sagging, cracked (larger than 1/8" wide or longer than 11"), has holes (larger than a quarter), it must be repaired or replaced and primed to match existing ceilings. There shall be no missing ceiling tiles and if they are stained, they need to be replaced or painted.
- **Windows**

Window sashes must be in good working condition, solid and intact, and properly fitted to the window frame. Damaged or deteriorated sashes must be replaced. All windows must have trim intact.

Windows must be weather-stripped as needed to ensure a weather-tight seal.

- **Doors**

All exterior doors must be weather-tight to avoid any air or water infiltration, be lockable, have no holes, have all trim intact, and have a threshold.

All interior doors must have no holes (larger than a quarter), have all trim intact, and be operable without the use of a key.

- **Floors**

All wood floors must be sanded to a smooth surface and sealed. Any loose or warped boards must be re-secured and made level. If they cannot be leveled, they must be replaced.

All floors must be in a clean, finished state. Carpet or vinyl products must be free of holes and trip hazards. Raw wood, sub floors or unsealed concrete is not permitted.

- **Sinks**

All sinks and commode water lines must have shut off valves, unless faucets are wall mounted. All sink drains must have a gas trap installed.

All sinks must have functioning stoppers.

- **Toilets**

All worn or cracked toilet seats and tank lids must be replaced and toilet tank lid must fit properly. Large cracks in the enamel are not allowed.

- **Tubs and Showers**

Tubs and showers must be fully operable, in sanitary condition with no large cracks and no leaks.

- **Security**

If window security bars or security screens are present on emergency exit windows, they must be equipped with a quick release system. The owner is responsible for ensuring that the family is instructed on the use of the quick release system.

- **Debris**

Excessive debris or garbage conducive to unsafe or unsanitary conditions, infestation of rodents or insects, or a fire hazard will not be permitted on the premises of units subject to HQS inspection.

- **Clutter**

Units containing clutter resulting in a fire hazard or a threat to decent, safe and sanitary condition, or would impede an inspection must be corrected or will result in an HQS fail.

8-I.E. LIFE-THREATENING DEFICIENCIES [Notice PIH 2024-26]

HUD previously required the PHA to define life-threatening conditions in the administrative plan. The NSPIRE standards now describe those conditions which are considered life-threatening and must be corrected within 24 hours.

The following are a list of life-threatening deficiencies under NSPIRE:

Inspectable Item	Deficiency
Call-for-Aid System	The system is blocked, or the pull cord is higher than 6 inches off the floor.
	System does not function properly
Carbon Monoxide Alarm	Carbon monoxide alarm is missing, not installed, or not installed in a proper location.
	Carbon monoxide alarm is obstructed.
	Carbon monoxide alarm does not produce an audio or visual alarm when tested.
Chimney	A visually accessible chimney, flue, or firebox connected to a fireplace or wood-burning appliance is incomplete or damaged such that it may not safely contain fire and convey smoke and combustion gases to the exterior.
	Chimney exhibits signs of structural failure.
Clothes Dryer Exhaust Ventilation	Electric dryer transition duct is detached or missing.
	Gas dryer transition duct is detached or missing.
	Electric dryer exhaust ventilation system has restricted airflow.
	Dryer transition duct is constructed of unsuitable material.
	Gas dryer exhaust ventilation system has restricted airflow.
Door – Entry	The entry door is missing.
Door – Fire Labeled	Fire labeled door is missing.
Egress	Obstructed means of egress.
	The sleeping room is located on the third floor or below and has an obstructed rescue opening.
	Fire escape is obstructed.
Electrical – Conductor, Outlet, and Switch	Outlet or switch is damaged.
	Exposed electrical conductor.
	Water is currently in contact with an electrical conductor.
Electrical – Service Panel	The overcurrent protection device is damaged.
Exit Sign	Exit sign is damaged, missing, obstructed, or not adequately illuminated.

Inspectable Item	Deficiency
Fire Escape	Fire escape component is damaged or missing.
Fire Extinguisher	Fire extinguisher pressure gauge reads over or under-charged.
	Fire extinguisher service tag is missing, illegible, or expired.
	Fire extinguisher is damaged or missing.
Flammable and Combustible Items	Flammable or combustible item is on or within 3 feet of an appliance that provides heat for thermal comfort or a fuel-burning water heater; OR Improperly stored chemicals.
Guardrail	Guardrail is missing or not installed.
	Guardrail is not functionally adequate.
Heating, Ventilation, and Air Conditioning (HVAC)	The inspection date is on or between October 1 and March 31 and the permanently installed heating source is not working, or the permanently installed heating source is working, and the interior temperature is below 64 degrees Fahrenheit.
	Unvented space heater that burns gas, oil, or kerosene is present.
	Combustion chamber cover or gas shutoff valve is missing from a fuel burning heating appliance.
	Fuel burning heating system or device exhaust vent is misaligned, blocked, disconnected, improperly connected, damaged, or missing.
Leak – Gas or Oil	Natural gas, propane, or oil leak.
Mold-like Substance	Presence of mold-like substance at extremely high levels is observed visually.
Smoke Alarm	Smoke alarm is not installed where required.
	Smoke alarm is obstructed.
	Smoke alarm does not produce an audio or visual alarm when tested.
Sprinkler Assembly	Sprinkler head assembly is encased or obstructed by an item or object that is within 18 inches of the sprinkler head.
	Sprinkler assembly component is damaged, inoperable, or missing and it is detrimental to performance.
	Sprinkler assembly has evidence of corrosion.
	Sprinkler assembly has evidence of foreign material that is detrimental to performance.
Structural System	Structural system exhibits signs of serious failure.
Toilet	Only 1 toilet was installed, and it is missing.

Inspectable Item	Deficiency
Water Heater	Chimney or flue piping is blocked, misaligned, or missing.
	Gas shutoff valve is damaged, missing, or not installed.

However, PHAs may add additional deficiencies which the PHA considers life-threatening provided they are described in the administrative plan.

MaineHousing Policy

In addition to those listed under the NSPIRE standards, the following are considered life-threatening conditions:

- **Leak Gas or Oil – Missing Gas Detector within any room containing an appliance fueled by propane, natural gas or any liquified petroleum gas.**
- **Egress – Bedroom window that does not meet egress requirements per NFPA 101 Life Safety Code with a minimum opening of 24” high by 20” wide.**
- **Utilities are not in service, including no running hot water.**
- **Toilet – Only 1 toilet in unit and is inoperable.**

8-I.F. OWNER AND FAMILY RESPONSIBILITIES [24 CFR 982.404]

The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier:

Family Responsibilities

The family is responsible for correcting the following deficiencies:

- Tenant-paid utilities not in service
- Failure to provide or maintain appliances owned by the family.
- Damage to the unit or premises caused by a household member or guest beyond ordinary wear and tear.

If a family fails to correct a family-caused life-threatening condition as required by the PHA, the PHA will enforce the family obligations. See 8-II.H.

MaineHousing Policy

Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.

Owner Responsibilities

The owner must maintain the unit in accordance with housing quality standards. The owner is not responsible for a breach of housing quality standards that is not caused by the owner, and for which the family is responsible (as provided in 24 CFR 982.404(b) and 982.551(c)).

MaineHousing Policy

The owner is responsible for all housing quality violations not listed as a family responsibility above, even if the violation is caused by the family’s living habits (e.g.,

vermin infestation). However, if the family's actions constitute a serious or repeated lease violation, the owner may take legal action to evict the family.

The owner will be required to repair an inoperable smoke detector unless MaineHousing determines that the family has intentionally disconnected it (by removing batteries or other means). In this case, the family will be required to repair the smoke detector within 24 hours.

If an owner fails to correct life-threatening conditions as required by the PHA, the PHA will enforce the housing quality standards in accordance with HUD requirements. See 8-II-G.

The following are applicable to HAP contracts executed or renewed June 6, 2024, or later.

Owner Obligation

The owner must maintain the unit in accordance with housing quality standards. A unit is not in compliance with housing quality standards if the PHA or other inspector authorized by the state or local government determines that the unit has housing quality standards deficiencies based upon an inspection, notifies the owner in writing of the deficiencies, and the deficiencies are not remedied within the appropriate time frame.

In the case of a housing quality standards deficiency that the PHA determines is caused by the tenant, any member of the household, or any guest or other person under the tenant's control (other than damage resulting from ordinary use), the PHA may waive the owner's responsibility to remedy the violation. The HAP to the owner may not be withheld or abated if the owner responsibility has been waived. However, if the family's actions constitute a serious or repeated lease violation, the owner may take legal action to evict the family. In addition, the PHA may terminate the family's assistance because of a housing quality standards breach (beyond damage resulting from ordinary use) caused by any member of the household, guest, or other person under the tenant's control.

MaineHousing Policy

MaineHousing will waive the owner's responsibility for housing quality standards deficiencies that have been determined to have been caused by the tenant, any member of the household, or any guest or other person under the tenant's control, to the extent the tenant can be held responsible for ensuring that the deficiencies are corrected: the tenant must take all necessary steps permissible under the lease and state and local law to remedy the deficiency. This may include paying the owner for the cost of the necessary repairs in accordance with the lease.

Family Responsibilities

The family may be held responsible for a breach of housing quality standards caused by any of the following:

- Tenant-paid utilities are not in service.
- Failure to provide or maintain appliances owned by the family; and
- Damage to the dwelling unit or premises caused by a household member or guest beyond ordinary wear and tear.

MaineHousing Policy

Damages beyond ordinary wear and tear will be considered to be damages which could be assessed against the security deposit under state law or in court practice.

If the PHA has waived the owner's responsibility to remedy the violation as outlined under the owner obligations above, the following applies:

- If the housing quality standards breach caused by the family is life-threatening, the family must take all steps permissible under the lease and state and local law to ensure the deficiency is corrected within 24 hours of notification.
- For other family-caused deficiencies, the family must take all steps permissible under the lease and state and local law to ensure the deficiency is corrected within 30 calendar days of notification (or any PHA-approved extension).

If the family has caused a breach of housing quality standards, the PHA must take prompt and vigorous action to enforce the family obligations. The PHA may terminate assistance for the family in accordance with 24 CFR 982.552.

8-I.G. LEAD-BASED PAINT

PHAs and owners must comply with the requirements and timelines in 24 CFR Part 35 Subpart M—Tenant-Based Rental Assistance and Subpart H—Project-Based Assistance. PHAs and owners are reminded that any deteriorated paint in target housing, or other lead-based paint hazard identified through a lead-based paint risk assessment or lead-based paint inspection is considered a violation of NSPIRE standards.

For the HCV program, Subpart M applies to units where a child under age six resides or is expected to reside, common areas that service that unit, and exterior painted surfaces associated with that unit or common areas. For project-based programs, Subpart H applies to assisted units and common areas of the property regardless of whether a child under six resides or is expected to reside in the unit. NSPIRE does not alter any of the lead-based paint requirements in Part 35 for these programs.

Special Requirements for Children with Elevated Blood Lead Level [24 CFR 35.1225; FR Notice 1/13/17; Notice PIH 2017-13]

If a PHA is notified by a public health department or other medical health care provider, or verifies information from a source other than a public health department or medical health care provider, that a child of less than six years of age, living in an HCV-assisted unit has been identified as having an elevated blood lead level, the PHA must complete an environmental investigation of the dwelling unit within 15 calendar days after being notified by a public health department or other medical health care provider. The environmental investigation must be completed in accordance with program requirements, and the result of the environmental investigation must be immediately provided to the owner of the dwelling unit. In cases where the public health department has already completed an evaluation of the unit, this information must be provided to the owner.

Within 30 days after receiving the environmental investigation report from the PHA, or the evaluation from the public health department, the owner is required to complete the reduction of identified lead-based paint hazards in accordance with the lead-based paint regulations [24 CFR 35.1325 and 35.1330; 40 CFR 745.227]. If the owner does not complete the "hazard reduction"

as required, the dwelling unit is in violation of NSPIRE and the PHA will take action in accordance with Section 8-II.G.

PHA reporting requirements, and data collection and record keeping responsibilities related to children with an elevated blood lead level are discussed in Chapter 16.

8-I.H. VIOLATION OF SPACE STANDARDS [24 CFR 5.703(d)(5)]

Units assisted under the HCV or PBV programs must have at least one bedroom or living/sleeping room for each two persons. A living room may be used as sleeping (bedroom) space, but no more than two persons may occupy the space [HCV GB p. 10-6]. Each habitable room must have two working outlets or one working outlet and a permanent light. HUD defines a *habitable room* as a room in a building for living, sleeping, eating, or cooking, but excluding bathrooms, toilet rooms, closets, hallways, storage or utility spaces, and similar areas [FR Notice 5/11/23].

A unit that does not meet these space standards is defined as *overcrowded*.

If the PHA determines that a unit is overcrowded because of an increase in family size or a change in family composition, the PHA must issue the family a new voucher, and the family and PHA must try to find an acceptable unit as soon as possible. If an acceptable unit is available for rental by the family, the PHA must terminate the HAP contract in accordance with its terms.

PART II: THE INSPECTION PROCESS

8-II.A. OVERVIEW [24 CFR 982.405]

Types of Inspections

The PHA conducts the following types of inspections as needed. Each type of inspection is discussed in the paragraphs that follow.

- *Initial Inspections.* The PHA conducts initial inspections in response to a request from the family to approve a unit for participation in the HCV program.
- *Periodic Inspections.* HUD requires the PHA to inspect each unit under lease at least annually or biennially (or triennially for small rural PHAs as defined in 24 CFR 982.305(b)(2)), depending on PHA policy, to confirm that the unit still meets housing quality standards.
- *Interim Inspections.* A special inspection may be requested by the owner, the family, or a third party as a result of problems identified with a unit between annual inspections.
- *Supervisory Control Inspections.* HUD requires that a sample of units be inspected by a supervisor or other qualified individual to evaluate the work of the inspector(s) and to ensure that inspections are performed in compliance with housing quality standards.

Inspection of PHA-Owned Units [24 CFR 982.352(b)]

The PHA must obtain the services of an independent entity to perform all inspections in cases where an HCV family is receiving assistance in a PHA-owned unit as defined in 24 CFR 982.4. The independent entity must communicate the results of each inspection to the family and the PHA. The independent agency must be approved by HUD and may be the unit of general local government for the PHA jurisdiction (unless the PHA itself is the unit of general local government or an agency of such government). The PHA must inform the family, both orally and in writing, that the family has the right to select any eligible unit available for lease. The PHA-owned unit is freely selected by the family, without PHA pressure or steering.

For information on the inspection of PHA-owned units in the PBV program, see Chapters 17 and 18.

Inspection Costs [Notice PIH 2016-05 and 24 CFR 5.705(h)]

The PHA may not charge the family for unit inspections or reinspections [24 CFR 982.405(g)].

In the case of inspections of PHA-owned units, the PHA may compensate the independent agency from ongoing administrative fees (including fees credited to the administrative fee reserve) for inspections performed. The PHA and the independent agency may not charge the family any fee or charge for the inspection [24 CFR.982.352(b)(1)(v)(B)].

The PHA may not charge the owner for the inspection of the unit prior to the initial term of the lease or for a first inspection during assisted occupancy of the unit. However, the PHA may charge a reasonable fee to owners for reinspections if an owner notifies the PHA that a repair has been made or the allotted time for repairs has elapsed and a reinspection reveals that any deficiency cited in the previous inspection that the owner is responsible for repairing, pursuant to 24 CFR 982.404(a), was not corrected. Fees may not be imposed for tenant-caused damages, for

cases in which the inspector could not gain access to the unit, or for new deficiencies discovered during a reinspection.

The owner may not pass the cost of a reinspection fee to the family. Reinspection fees must be added to the PHA's administrative fee reserves and may only be used for activities related to the provision of tenant-based assistance.

MaineHousing Policy

MaineHousing will not charge a fee for failed reinspection.

Remote Video Inspections (RVIs) [Notice PIH 2020-31]

As an alternative to some or all on-site inspections, the PHA may, but is not required to, perform NSPIRE inspections from a remote location using video streaming technology and a proxy at the inspection site. Since there may be some circumstances in which the application of technology provides insufficient information or evidence to allow the PHA to make appropriate determinations about whether a condition violates NSPIRE standards, Notice PIH 2020-31 requires that if a PHA chooses to implement RVIs, the PHA should have policies and procedures in place to address such limitations.

MaineHousing Policy

At MaineHousing's discretion, MaineHousing may use remote video inspections (RVIs) for all inspection types as an alternative to an onsite inspection.

MaineHousing will not, however, conduct RVIs in pre-1978 units where a child or children under six will reside. For these units, MaineHousing will conduct an onsite inspection unless the participant requests an RVI as reasonable accommodation.

Before conducting an RVI, both MaineHousing and the impact party with legal possession of the unit must agree to its use. Prior to conducting any RVI, MaineHousing will agree with the relevant parties to use an RVI rather than an onsite inspection. For unoccupied units, this agreement will be between MaineHousing and the owner. For occupied units, the agreement will be between MaineHousing and the tenant or other adult household member. In either case, if an agreement cannot be reached, MaineHousing will conduct an onsite inspection.

When selecting a proxy, MaineHousing may rely on the owner, property representative, tenant, or any adult associated with tenancy. The proxy will be selected through a mutual decision between MaineHousing, owner, and family.

When selecting the proxy, MaineHousing will:

Ensure the proxy is able to determine whether there is a smell of natural gas, methane, or other noxious gas; and

Ensure that on the day of the inspection the proxy has a:

Tape measure.

Working flashlight.

Circuit analyzer to test the low-voltage operation of electrical lines.

Means to test smoke and carbon monoxide detectors.

Temperature gun.

Smartphone or tablet reliable internet connection either through 4G or 5G connectivity and sufficient data or reliable Wi-Fi available onsite.

The device must have a high camera resolution (megapixels, sensors, and pixel size).

If MaineHousing cannot identify a proxy that is able to meet the above criteria, MaineHousing will conduct an in-person inspection.

The proxy must follow the directions of the inspector. The proxy will live stream the inspection using MaineHousing's designated streaming web-based platform. The RVI may not be recorded.

During the RVI, the inspector will:

- Verify the address and street name outside the unit match that of the unit to be inspected.

- Inspect the unit's exterior and adjoining properties in accordance with NSPIRE through the proxy.

- Inspect all interior spaces in accordance with NSPIRE through the proxy.

During the RVI, the proxy will

- Examine all sides of a structure, including fences and outbuildings, visually examining paint conditions of all siding, trim, windows, porches, steps, columns, and any other painted areas on the unit's exterior.

- Review each room separately and visually examine the paint conditions of walls, ceilings, steps, floors, doors, door frames, and windows, including window troughs.

- Document the amount of deterioration, indicating whether the scale is greater or less than the HUD De Minimis amounts for deteriorated paint (including cracked, chipped, or otherwise damaged paint).

If at any time it becomes clear that the connection is unreliable, the lighting in the unit is insufficient, the necessary tools are unavailable, the noise level in or outside the unit is unacceptable, or any other circumstances as determined by the inspector, the inspector will record the unit as failed and schedule an in-person inspection.

Notice and Scheduling

The family must allow the PHA to inspect the unit at reasonable times with reasonable notice [24 CFR 982.551(d)].

MaineHousing Policy

Both the family and the owner will be given reasonable notice of all inspections. Except in the case of a life-threatening emergency, reasonable notice is considered to be not less than 48 hours. Inspections may be scheduled between 8:00 a.m. and 4:00 p.m. Generally, inspections will be conducted on business days only. In the case of a life-threatening

emergency, MaineHousing will give as much notice as possible, given the nature of the emergency.

Owner and Family Inspection Attendance

HUD permits the PHA to set policy regarding family and owner presence at the time of inspection [HCV GB p. 10-27].

MaineHousing Policy

When a family occupies the unit at the time of inspection an authorized adult must be present for the inspection. The presence of the owner or the owner's representative is encouraged but is not required.

At initial inspection of a vacant unit, MaineHousing will inspect the unit in the presence of the owner or owner's representative. The presence of a family representative is permitted but is not required.

8-II.B. INITIAL INSPECTION [24 CFR 982.405(a)]

HUD regulations require that units assisted under the HCV program be inspected to determine that the units meet housing quality standards before the PHA approves assisted tenancy. However, PHAs have two options for bringing units under HAP contract (or, in the case of PBV, approving occupancy and the execution of a lease) more quickly. The PHA may, but it is not required to approve assisted tenancy and start HAP if the unit:

- Fails the initial inspection, but only if no life-threatening deficiencies are identified; and/or
- Passed an alternative inspection in the last 24 months.

If the PHA adopts the alternative inspection option in combination with the non-life-threatening deficiencies option, the PHA must follow family and owner notification requirements listed at 24 CFR 982.406(f). Otherwise, if neither of the above provisions are adopted, the PHA must determine that the unit the family selects meets NSPIRE standards prior to approving tenancy.

Approving Units with Non-Life-Threatening Deficiencies [FR Notice 1/18/17; Notice PIH 2017-20; FR Notice 5/7/24; and 24 CFR 982.405(j)]

The PHA may approve assisted tenancy, execute a HAP contract, and begin paying HAP if a unit fails an initial inspection, but only if the deficiencies identified are non-life threatening. This is known as the "NLT option." A PHA that implements the NLT option may apply the option to all of the PHA's initial inspections or may limit it to certain units. If the NLT option is adopted, the PHA must follow requirements listed at 24 CFR 982.405(j) for family and owner notification.

The PHA's administrative plan must specify the circumstances under which the PHA will exercise the NLT option, if any.

MaineHousing Policy

MaineHousing will approve assisted tenancy and start HAP for any unit that fails HQS inspection if the deficiencies identified during the inspection are non-life threatening.

***Non-life-threatening conditions* are defined as any conditions that would fail to meet the housing quality standards under 24 CFR 982.401 and do not meet the definition**

of *life-threatening* as defined in Section 8-I.C., Life-Threatening Conditions. Prior to approving assisted tenancy and executing the HAP contract, MaineHousing will ensure that the unit does not have any life-threatening deficiencies.

MaineHousing will send written notice to the owner listing any non-life-threatening deficiencies and providing the owner with up to 30 calendar days, or a MaineHousing-approved extension, to comply with NSPIRE. If the non-life-threatening conditions are not corrected within notice period, MaineHousing will abate HAP until the unit is in compliance with NSPIRE. MaineHousing will follow abatement policies listed in Section 8-II.G., Enforcing Owner Compliance.

The owner may be in abatement for a maximum of 30 days or 60 days with an approved extension before MaineHousing terminates the HAP contract in accordance with Section 8-II.G., Enforcing Owner Compliance.

If the initial inspection identifies more than one non-life-threatening deficiency, MaineHousing will notify the family within 10 business days of the inspection of the deficiencies and offer the family the opportunity to decline to enter into an assisted lease without losing their voucher. The notice to the family will also state that, if the owner fails to correct the non-life-threatening deficiencies, MaineHousing will terminate the HAP contract, and the family must move to another unit in order to continue receiving assistance.

MaineHousing will not rely on alternative inspections and will conduct an NSPIRE inspection for each unit prior to executing a HAP contract with the owner.

Approving Units Using Alternative Inspections [FR Notice 1/18/17; Notice PIH 2017-20; FR Notice 5/7/24; and 24 CFR 982.406]

The PHA may approve assisted tenancy, execute a HAP contract, and begin paying HAP if a unit passed an alternative inspection (i.e., an inspection conducted for another housing program) conducted in the last 24 months provided the PHA is able to obtain the results of the alternative inspection, the property received a “pass” score (if applicable), and the inspection meets the requirements at 24 CFR 982.406(c) and (d). The PHA may implement the use of alternative inspections for both initial and periodic inspections or may limit the use of alternative inspections to either initial or periodic inspections. If alternative inspections are used, the PHA must follow requirements listed at 24 CFR 982.406(e)(2) for family and owner notification.

A PHA relying on an alternative inspections must identify the alternative inspection method being used in the PHA’s administrative plan.

MaineHousing Policy

MaineHousing will not rely on alternative inspections and will conduct an initial inspection for each unit prior to executing a HAP contract with the owner.

Timing of Initial Inspections [24 CFR 982.305(b)(2)(i)]

Unless the PHA relies on alternative inspections, HUD requires PHAs with fewer than 1,250 budgeted units to complete the initial inspection, determine whether the unit satisfies housing quality standards, and notify the owner and the family of the determination within 15 days of submission of the Request for Tenancy Approval (RTA). For PHAs with 1,250 or more budgeted

units, to the extent practicable such inspection and determination must be completed within 15 days. The 15-day period is suspended for any period during which the unit is not available for inspection.

MaineHousing Policy

MaineHousing will complete the initial inspection, determine whether the unit satisfies NSPIRE, and notify the owner and the family of the determination within 15 days of submission of the Request for Tenancy Approval (RTA).

During the winter months, if the unit fails inspection with exterior fails only, MaineHousing may offer an Acknowledgement Form to be signed by the owner and tenant giving the owner until June 30th to complete the work. A re-inspection will be scheduled after June 30th to ensure the work has been completed. If there is a child under the age of six that will be residing in the unit, no exceptions will be granted if the exterior work involves deteriorating paint. Also, no exceptions will be granted if the egress window in the room used for sleeping does not meet NFPA 101 Life Safety Code.

Inspection Results and Reinspection

For new units proposed for the HCV program, life-threatening deficiencies must be resolved before the HAP contract is executed and the family moves into the unit.

MaineHousing Policy

If any deficiencies are identified, the owner will be notified of the deficiencies and be given a time frame to correct them not to exceed 60 calendar days. If requested by the owner, the time frame for correcting the deficiencies may be extended by MaineHousing for good cause. MaineHousing will re-inspect the unit within a reasonable amount of time from the date the owner notifies MaineHousing that the required corrections have been made.

If the time period for correcting the deficiencies (or any MaineHousing-approved extension) has elapsed, or the unit fails at the time of the re-inspection, MaineHousing will notify the owner and the family that the unit has been rejected and that the family must search for another unit. MaineHousing may agree to conduct a second re-inspection, for good cause, at the request of the family and owner.

Following a failed re-inspection, the family may submit a new Request for Tenancy Approval after the owner has made repairs, if they are unable to locate another suitable unit.

Utilities

Generally, at initial lease-up the owner is responsible for demonstrating that all utilities are in working order including those utilities that the family will be responsible for paying.

MaineHousing Policy

If utility service is not available for testing at the time of the initial inspection or family supplied appliances are not present, MaineHousing will reschedule the inspection to confirm that utilities are operational, or the appliances are present before the HAP contract is executed by MaineHousing.

Appliances

MaineHousing Policy

If the family is responsible for supplying the stove and/or refrigerator, they must be present and in working order at the time of initial inspection.

8-II.C. PERIODIC INSPECTIONS [24 CFR 982.405(b) and Notice PIH 2016-05]

HUD requires the PHA to inspect each unit under HAP contract at least biennially (or triennially for small rural PHAs), to confirm that the unit still meets NSPIRE standards. The inspection may be conducted in conjunction with the family's annual reexamination but also may be conducted separately.

MaineHousing Policy

Each unit under HAP contract must be inspected biennially within 24 months of the last full inspection. MaineHousing reserves the right to require annual inspections of any unit or owner at any time.

MaineHousing will not rely on alternative inspection standards.

Scheduling the Inspection

MaineHousing Policy

If an adult cannot be present on the scheduled date, the family should request that MaineHousing reschedule the inspection. MaineHousing will allow the family to reschedule the inspection for good cause but reserves the right to deny a request to reschedule or require supporting documentation if repeated requests to reschedule are made. If good cause is shown, MaineHousing and family will agree on a new inspection date that generally should take place within five business days of the originally scheduled date. MaineHousing may schedule an inspection for more than five business days after the original date for good cause.

If the family misses the first scheduled appointment without requesting a new inspection date, MaineHousing will automatically schedule a second inspection. If the family misses two scheduled inspections, including re-inspections, without MaineHousing approval, MaineHousing will consider the family to have violated its obligation to make the unit available for inspection. This may result in the termination of the family's assistance in accordance with Chapter 12.

8-II.D. INTERIM INSPECTIONS [24 CFR 982.405(d)]

If a participant family or government official notifies the PHA of a potential deficiency, the following applies:

- If the reported deficiency is life-threatening, the PHA must, within 24 hours of notification, both inspect the housing unit and notify the owner if the life-threatening deficiency is confirmed. The owner must then make the repairs within 24 hours of PHA notification.
- If the reported deficiency is non-life-threatening, the PHA must, within 15 days of notification, both inspect the unit and notify the owner if the deficiency is confirmed. The owner must then make the repairs within 30 days of notification from the PHA or within any PHA-approved extension.

MaineHousing Policy

During an interim inspection, MaineHousing will inspect only those deficiencies that were reported. However, the inspector will record any additional deficiencies that are observed and will require the party responsible to make the necessary repairs.

If the periodic inspection has been scheduled or is due within 90 days of the date the interim inspection is scheduled, the PHA may elect to conduct a full inspection.

8-II.E. SUPERVISORY QUALITY CONTROL INSPECTIONS [24 CFR 982.405(b); 24 CFR 985.3(e); HCV GB, p. 10-32]

HUD requires a PHA supervisor or other qualified person to conduct quality control inspections of a sample of units to ensure that each inspector is conducting accurate and complete inspections and that there is consistency in the application of the NSPIRE standards.

The unit sample must include only units that have been inspected within the preceding three months. The selected sample should be drawn to represent a cross section of neighborhoods and the work of a cross section of inspectors.

MaineHousing Policy

The sample size will be 5%. The sample will be drawn from recently completed inspections (i.e., performed during the 3 months preceding re-inspection) and is to be drawn to represent a cross-section of neighborhoods and the work of a cross-section of inspectors.

8-II.F. INSPECTION RESULTS AND REINSPECTIONS FOR UNITS UNDER HAP CONTRACT

Correction Timeframes

Each deficiency is identified in the NSPIRE standards as either life-threatening, severe, moderate, or low.

For units under HAP contract, life-threatening deficiencies must be corrected within 24 hours after notice has been provided. All other non-life-threatening deficiencies (severe and moderate) must be corrected within 30 days (or a PHA-approved extension) after notice has been provided. If low deficiencies are present in a unit, these deficiencies result in a pass and would only be noted by the inspector for informational purposes.

The following are applicable to HAP contracts executed or renewed June 5, 2024, or earlier:

Notification of Corrective Actions

The owner and the family will be notified in writing of the results of all inspections. When an inspection identifies deficiencies, the PHA will determine (1) whether or not the failure is a life-threatening condition and (2) whether the family or owner is responsible.

MaineHousing Policy

When life-threatening deficiencies are identified, MaineHousing will immediately notify both parties by telephone or email. Notification must be followed up in writing, facsimile, or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of MaineHousing's notice.

When failures that are severe or moderate are identified, MaineHousing will send the owner and the family a written notification of the inspection results within 5 business days of the inspection. The written notice will specify who is responsible for correcting the violation, and the time frame within which the failure must be corrected. Generally, not more than 30 days from the date of inspection will be allowed for the correction. If low deficiencies are identified, these deficiencies will only be noted for informational purposes.

The notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life threatening conditions are not corrected within the specified time frame (or any MaineHousing-approved extension), the owner's HAP will be abated in accordance with MaineHousing policy (see 8-II.G.).

Likewise, in the case of family caused deficiencies, the notice will inform the family that if corrections are not made within the specified time frame (or any MaineHousing-approved extension, if applicable) the family's assistance may be terminated in accordance with MaineHousing policy (see Chapter 12).

Confirmation that the owner or agent has proceeded to make corrective repairs or made a sufficient good faith effort to repair must take place within the required time frame for emergency repairs (24 hours from the time of the inspection).

MaineHousing may verify the correction of HQS violations remotely for annual or interim inspections. MaineHousing may accept an owner's certification, a receipt from a vendor, a photo of the repair or tenant confirmation that repairs are complete and will verify that action at the next on-site inspection. MaineHousing will tie the verification process to the severity of the corrections needed and/or its experience with the owner and the property.

The following are applicable to HAP contracts executed or renewed June 6, 2024, or later:

Notification of Corrective Actions [24 CFR 982.404(d)(1)]

The owner must maintain the unit in accordance with housing quality standards. The unit is in noncompliance with housing quality standards if:

- The PHA or authorized inspector determines the unit has housing quality standards deficiencies based upon an inspection.
- The PHA notified the owner in writing of the unit housing quality standards deficiencies; and
- The unit's housing quality standards deficiencies are not corrected within the required timeframes.

A PHA may withhold assistance payments for units that have deficiencies once the owner has been notified in writing of the deficiencies. The PHA's administrative plan must identify the conditions under which the PHA will withhold HAP. In this case, if the unit is brought into compliance during the applicable cure period, the PHA must resume assistance payments and provide payments to cover the time period for which the payments were withheld.

The PHA must abate the HAP, including amounts that have been withheld, if the owner fails to make the repairs within the applicable cure period. The PHA must notify the family and the owner that it is abating payments and, if the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance.

MaineHousing Policy

The owner and the family will be notified in writing of the results of all inspections. When an inspection identifies housing quality standards failures, MaineHousing will determine (1) whether or not the failure is a life-threatening condition and (2) whether the family or owner is responsible.

MaineHousing will not withhold assistance payments upon notification of the deficiencies to the owner.

When life-threatening conditions are identified, MaineHousing will immediately notify both parties by telephone or email. The notice will specify who is responsible for correcting the violation. The corrective actions must be taken within 24 hours of MaineHousing's notice.

When failures that are not life-threatening are identified, MaineHousing will send the owner and the family a written notification of the inspection results within five business days of the inspection. The written notice will specify who is responsible for correcting the violation, and the time frame within which the failure must be corrected. Generally, not more than 30 days will be allowed for the correction.

If the owner is responsible for correcting the deficiency, the notice of inspection results will inform the owner that if life-threatening conditions are not corrected within 24 hours, and non-life-threatening conditions are not corrected within the specified time frame (or any MaineHousing-approved extension), the owner's HAP will be abated in accordance with MaineHousing policy (see 8-II.G.).

Likewise, if the family is responsible for correcting the deficiency, the notice will inform the family that if corrections are not made within the specified time frame

(or any MaineHousing-approved extension, if applicable) the family's assistance will be terminated in accordance with MaineHousing policy (see Chapter 12).

Extensions

For life-threatening deficiencies, the PHA cannot grant an extension to the 24-hour corrective action period. For conditions that are severe or moderate, the PHA may grant an exception to the required time frames for correcting the violation, if the PHA determines that an extension is appropriate.

MaineHousing Policy

Extensions will be granted in cases where MaineHousing has determined that the owner has made a good faith effort to correct the deficiencies and is unable to for reasons beyond the owner's control. Reasons may include, but are not limited to:

Repair cannot be completed because required parts or services are not available.

The repair cannot be completed because of weather conditions.

A reasonable accommodation is needed because the family includes a person with disabilities.

The length of the extension will be determined on a case-by-case basis, but will not exceed 60 days, except in the case of delays caused by weather conditions.

In the case of weather conditions, extensions may be continued until the weather has improved sufficiently to make repairs possible.

These extensions will only be granted upon the receipt of a written and signed Acknowledgement from the property owner which lists the failed items and the date by which MaineHousing will conduct the re-inspection. Failure to comply with the Acknowledgement will result in abatement and termination of the HAP payment. Lack of funds for repairs will not be considered good cause for the delay of a correction by the owner unless the owner can demonstrate that they have applied for loan or grant for which there is a reasonable expectation of funding.

Reinspection [24 CFR 982.405(i)]

When a PHA must verify correction of a deficiency, the PHA may use verification methods other than another on-site inspection.

MaineHousing Policy

MaineHousing will conduct a reinspection immediately following the end of the corrective period, or any MaineHousing approved extension.

The family and owner will be given reasonable notice of the reinspection appointment. If the deficiencies have not been corrected by the time of the reinspection, MaineHousing will send a notice of abatement to the owner, or in the case of family caused violations, a notice of termination to the family, in accordance with MaineHousing policies. If MaineHousing is unable to gain entry to the unit in order to conduct the scheduled reinspection, MaineHousing will consider the family to have violated its obligation to make the unit available for inspection. If this is the

second family caused fail or unexcused delay through the inspection process, this may result in termination of the family's assistance in accordance with Chapter 12

MaineHousing may accept self-certification of repairs accompanied by Photos or other documentation of repairs in lieu of a reinspection.

8-II.G. ENFORCING OWNER COMPLIANCE

If the owner fails to maintain the dwelling unit in accordance with NSPIRE standards, the PHA must take prompt and vigorous action to enforce the owner obligations.

The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier:

HAP Abatement

If an owner fails to correct deficiencies by the time specified by the PHA, HUD requires the PHA to abate housing assistance payments no later than the first of the month following the specified correction period (including any approved extension) [24 CFR 985.3(f)]. No retroactive payments will be made to the owner for the period of time the rent was abated. Owner rents are not abated as a result of deficiencies that are the family's responsibility.

MaineHousing Policy

MaineHousing will make all HAP abatements effective the first of the month following the expiration of MaineHousing specified correction period (including any extension).

MaineHousing will inspect abated units within five business days of the owner's notification that the work has been completed. Payment will resume effective on the day the owner contacted MaineHousing stating all deficiencies had been rectified. A re-inspection will be scheduled to verify repairs have been completed.

During any abatement period the family continues to be responsible for its share of the rent. The owner must not seek payment from the family for abated amounts and may not use the abatement as cause for eviction.

HAP Contract Termination

The PHA must decide how long any abatement period will continue before the HAP contract will be terminated. The PHA should not terminate the contract until the family finds another unit, provided the family does so in a reasonable time [HCV GB p. 10-29] and must give the owner reasonable notice of the termination. The PHA will issue a voucher to permit the family to move to another unit as described in Chapter 10.

MaineHousing Policy

The maximum length of time that HAP may be abated is 60 days. However, if the owner completes corrections and notifies the MaineHousing before the termination date of the HAP contract, the PHA may rescind the termination notice if (1) the family still resides in the unit and wishes to remain in the unit and (2) the unit passes inspection.

Reasonable notice of HAP contract termination by the PHA is 30 days.

The following are applicable to HAP contracts executed or renewed June 6, 2024, or later:

HAP Withholding [24 CFR 982.404(d)(1)]

A PHA may withhold assistance payments for units that have housing quality standards deficiencies once the PHA has notified the owner in writing of the deficiencies. The PHA's administrative plan must identify the conditions under which the PHA will withhold HAP. In this case, if the unit is brought into compliance during the applicable cure period, the PHA resumes assistance payments and provides assistance payments to cover the time period for which the payments were withheld.

MaineHousing Policy

MaineHousing will not withhold assistance payments upon notification to the owner of the deficiencies.

HAP Abatement [24 CFR 982.404(d)(2)]

The PHA must abate the HAP, including amounts that have been withheld, if the owner fails to make the repairs within the applicable cure period. In this case, the PHA must notify the family and the owner that it is abating payments and, if the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance.

The owner may not terminate the tenancy of any family due to the withholding or abatement of assistance.

MaineHousing Policy

MaineHousing will make all HAP abatements effective the first of the month following the expiration of the MaineHousing -specified correction period (including any extension).

MaineHousing will inspect abated units within five business days of the owner's notification that the work has been completed. Payment will resume effective on the day the unit passes inspection.

During any abatement period the family continues to be responsible for its share of the rent.

For PHA policies on family moves when units are in abatement and termination of the HAP contract when a family moves due to deficiencies, see Section 10-I.B.

HAP Contract Termination

The PHA must decide how long any abatement period will continue before the HAP contract will be terminated. If the unit does not meet housing quality standards within 60 days (or a reasonable longer period established by the PHA), the PHA will terminate the HAP contract for the unit and the family will have to move to receive continued assistance. In this case, the PHA must issue the family its voucher to move at least 30 days prior to the termination of the HAP contract.

MaineHousing Policy

The maximum length of time that HAP may be abated is 60days. However, if the owner completes corrections and notifies MaineHousing before the termination date of the HAP contract, MaineHousing may rescind the termination notice if (1) the

family still resides in the unit and wishes to remain in the unit and (2) the unit passes inspection.

Reasonable notice of HAP contract termination by MaineHousing is 30 days. The PHA will issue a voucher to permit the family to move to another unit as described in Chapter 10.

8-II.H. ENFORCING FAMILY COMPLIANCE [24 CFR 982.404(b)]

The following is applicable to HAP contracts executed or renewed June 5, 2024, or earlier:

Families are responsible for correcting any deficiencies listed in paragraph 8-I.D. If the family fails to correct a violation within the period allowed by the PHA (and any extensions), the PHA will terminate the family's assistance, according to the policies described in Chapter 12.

If the owner carries out a repair for which the family is responsible under the lease, the owner may bill the family for the cost of the repair.

The following are applicable to HAP contracts executed or renewed June 6, 2024, or later:

If the PHA waived the landlord responsibility for housing quality standards deficiencies that have been determined to have been caused by the tenant, any member of the household, or any guest or other person under the tenant's control, (see section 8-I.D), the family is responsible for correcting any housing quality standards violations listed in paragraph 8-I.D. If the family fails to correct a violation within the period allowed by the PHA (and any extensions), the PHA will terminate the family's assistance, according to the policies described in Chapter 12.

If the owner carries out a repair for which the family is responsible under the lease, the owner may bill the family for the cost of the repair and may enter into a repayment agreement with the family.

PART III: RENT REASONABLENESS [24 CFR 982.507]

8-III.A. OVERVIEW

Except in the case of certain LIHTC- and HOME-assisted units, no HAP contract can be approved until the PHA has determined that the rent for the unit is reasonable. The purpose of the rent reasonableness test is to ensure that a fair rent is paid for each unit rented under the HCV program.

HUD regulations define a reasonable rent as one that does not exceed the rent charged for comparable, unassisted units in the same market area. HUD also requires that owners not charge more for assisted units than for comparable units on the premises. This part explains the method used to determine whether a unit's rent is reasonable.

PHA-Owned Units [24 CFR 982.352(b)]

In cases where an HCV family is receiving assistance in a PHA-owned unit, the PHA must obtain the services of an independent entity to determine rent reasonableness in accordance with program requirements, and to assist the family in negotiating the contract rent when the family requests assistance. A PHA-owned unit is defined as a unit that is owned by the PHA that administers the assistance under the consolidated ACC (including a unit owned by an entity substantially controlled by the PHA). The independent agency must communicate the results of the rent reasonableness determination to the family and the PHA. The independent agency must be approved by HUD and may be the unit of general local government for the PHA jurisdiction (unless the PHA itself is the unit of general local government or an agency of such government).

8-III.B. WHEN RENT REASONABLENESS DETERMINATIONS ARE REQUIRED

Owner-Initiated Rent Determinations

The PHA must make a rent reasonable determination at initial occupancy and whenever the owner requests a rent adjustment.

The owner and family first negotiate the rent for a unit. The PHA (or independent agency in the case of PHA-owned units) will assist the family with the negotiations upon request. At initial occupancy the PHA must determine whether the proposed rent is reasonable before a HAP Contract is signed. The owner must not change the rent during the initial lease term. Subsequent requests for rent adjustments must be consistent with the lease between the owner and the family. Rent increases will not be approved unless any failed items identified by the most recent inspection have been corrected.

MaineHousing Policy

After the initial occupancy period, the owner may request a rent adjustment in accordance with the owner's lease. For rent increase requests after the initial lease-up, MaineHousing may request owners to provide information about the rents charged for other units on the premises, if the premises include more than 4 units. In evaluating the proposed rents in comparison to other units on the premises MaineHousing will consider unit size and length of tenancy in the other units.

MaineHousing will determine whether the requested increase is reasonable within 10 business days of receiving the request from the owner. The owner will be notified of the determination in writing.

All rent adjustments will be effective the first of the month following 60 days after MaineHousing's receipt of the owner's request or on the date specified by the owner, whichever is later.

PHA and HUD-Initiated Rent Reasonableness Determinations

HUD requires the PHA to make a determination of rent reasonableness (even if the owner has not requested a change) if there is a 10 percent decrease in the fair market rent that goes into effect at least 60 days before the contract anniversary date. HUD also may direct the PHA to make a determination at any other time. The PHA may decide that a new determination of rent reasonableness is needed at any time.

MaineHousing Policy

In addition to the instances described above, MaineHousing will make a determination of rent reasonableness at any time after the initial occupancy period if: (1) MaineHousing determines that the initial rent reasonableness determination was in error or (2) MaineHousing determines that the information provided by the owner about the unit or other units on the same premises was incorrect.

LIHTC and HOME-Assisted Units [24 CFR 982.507(c)]

For units receiving low-income housing tax credits (LIHTCs) or units assisted under HUD's HOME Investment Partnerships (HOME) Program, a rent comparison with unassisted units is not required if the voucher rent does not exceed the rent for other LIHTC- or HOME-assisted units in the project that are not occupied by families with tenant-based assistance.

For LIHTCs, if the rent requested by the owner does exceed the LIHTC rents for non-voucher families, the PHA must perform a rent comparability study in accordance with program regulations. In such cases, the rent shall not exceed the lesser of: (1) the reasonable rent as determined by the rent comparability study; or (2) the payment standard established by the PHA for the unit size involved.

8-III.C. HOW COMPARABILITY IS ESTABLISHED

Factors to Consider

HUD requires PHAs to take into consideration the factors listed below when determining rent comparability. The PHA may use these factors to make upward or downward adjustments to the rents of comparison units when the units are not identical to the HCV-assisted unit.

- Location and age
- Unit size including the number of rooms and square footage of rooms.
- The type of unit including construction type (e.g., single family, duplex, garden, low-rise, high-rise)
- The quality of the units including the quality of the original construction, maintenance and improvements made.
- Amenities, services, and utilities included in the rent.

Units that Must Not Be Used as Comparables

Comparable units must represent unrestricted market rents. Therefore, units that receive some form of federal, state, or local assistance that imposes rent restrictions cannot be considered comparable units. These include units assisted by HUD through any of the following programs: Section 8 project-based assistance, Section 236 and Section 221(d)(3) Below Market Interest Rate (BMIR) projects, HOME or Community Development Block Grant (CDBG) program-assisted units in which the rents are subsidized; units subsidized through federal, state, or local tax credits; units subsidized by the Department of Agriculture rural housing programs, and units that are rent-controlled by local ordinance [Notice PIH 2002-22, Notice PIH 2005-20, and Notice PIH 2020-19].

Note: Notice PIH 2020-19, issued August 21, 2020, provides further guidance on the issue of what constitutes an assisted unit.

Rents Charged for Other Units on the Premises

The Request for Tenancy Approval (HUD-52517) requires owners to provide information, on the form itself, about the rent charged for other unassisted comparable units on the premises if the premises include more than 4 units. By accepting the PHA payment each month the owner certifies that the rent is not more than the rent charged for comparable unassisted units on the premises. If asked to do so, the owner must give the PHA information regarding rents charged for other units on the premises.

8-III.D. PHA RENT REASONABLENESS METHODOLOGY

How Market Data Is Collected

MaineHousing Policy

MaineHousing will collect and maintain data on market rents in MaineHousing's jurisdiction. Information sources include newspapers, realtors, market surveys, inquiries of owners and other available sources. The data will be maintained by bedroom size and market areas. Market areas may be defined by zip codes, census tract, neighborhood, and identifiable natural or man-made boundaries. The data will be updated on an ongoing basis and rent information that is more than 15 months old will be eliminated from the database.

How Rents Are Determined

MaineHousing Policy

The rent for a unit proposed for HCV assistance will be compared to the rent charged for comparable units in the same market area. MaineHousing will use its rent reasonableness module within the Elite software system. At the time of determination three comparable units will be selected from the module to establish rent reasonableness unless sufficient units are not available. MaineHousing will notify the owner of the rent MaineHousing can approve based upon its analysis of rents for comparable units. The owner may submit information about other comparable units in the market area. MaineHousing will confirm the accuracy of the information provided and consider this additional information when making rental determinations. The owner must submit any additional information within 10 business days of the MaineHousing's request for information or the owner's request to submit information.

EXHIBIT 8-1: AFFIRMATIVE HABITABILITY REQUIREMENTS

Affirmative Habitability Requirements: Inside
--

Must include at least 1 battery-operated or hard-wired smoke detector, in proper working condition, on each level of the property.
--

Must meet or exceed the carbon monoxide detection standards set by the Secretary through <i>Federal Register</i> notification.
--

Any outlet installed within 6 feet of a water source must be GFCI protected.
--

Must have a guardrail when there is an elevated walking surface with a drop off of 30 inches or greater measured vertically.
--

Must have permanently mounted light fixtures in any kitchens and each bathroom.

May not contain unvented space heaters that burn gas, oil or kerosene.
--

Affirmative Habitability Requirements: Outside

Any outlet installed within 6 feet of a water source must be GFCI-protected.
--

Must have a guardrail when there is an elevated walking surface with a drop off of 30 inches or greater measured vertically.
--

Affirmative Habitability Requirements: Unit
Must have hot and cold running water in the bathroom and kitchen, including an adequate source of safe drinking water in the bathroom and kitchen.
Must include its own bathroom or sanitary facility that is in proper operating condition and usable in privacy. It must contain a sink, a bathtub or shower, and an interior flushable toilet.
Must have at least one battery-operated or hard-wired smoke detector, in proper working condition, in the following locations: <ul style="list-style-type: none"> • On each level of the unit AND • Inside each bedroom or sleeping area AND • With 21 feet of any door to a bedroom measured along a path of travel AND • Where a smoke detector is installed outside a bedroom and is separated from an adjacent living area by a door, a smoke detector must also be installed in the living area side of the door.
If a hearing-impaired person occupies the unit, the smoke detectors must have an alarm system designed for hearing-impaired persons.
Must have a living room and a kitchen area with a sink, cooking appliance, refrigerator, food preparation area and food storage area.
Must have two working outlets or one working outlet and one permanent light fixture within all habitable rooms.
Must have a permanently mounted light fixture in each bathroom and in the kitchen.
Outlets within 6 feet of water source must be GFCI-protected.
Must have permanently installed heating source.
No units may contain unvented space heaters that burn gas, oil or kerosene.
Must have a guard rail when there is an elevated walking surface with a drop off of 30 inches or greater measured vertically.
Must have at least one bedroom or living/sleeping room for each two persons.

To: MaineHousing Board of Commissioners

From: Jamie Johnson, Senior Director of Operations
Jonny Kurzfeld, Director of Planning and Research

Date: August 12, 2025

Subject: 2026 MaineHousing Board of Commissioners Annual Goal Setting

During the August 2025 Board Meeting, Commissioners will engage in an annual goal-setting exercise to establish priorities for 2026. These priorities will be incorporated into the 2026 MaineHousing Strategic Plan.

The session will begin with a discussion on individual objectives, followed by a brief reflection on the 2025 priorities of innovation, culture, and new program implementation. This segment will provide an opportunity for Commissioners to share insights and pose questions to department leaders. Please see the 2025 Goal Setting Document below.

Subsequently, the Commissioners will participate in an activity focused on core values, building on the staff's evaluation of current core values as part of our strategic planning.

The meeting will then transition to setting future goals, beginning with a SWOT analysis. The day will conclude with dedicated time for final thoughts, ensuring all pertinent topics were captured.

Agenda

10:00 – 10:10am	Beginning with the End in Mind - What do you want to accomplish?
10:10 – 10:30am	2025 Goal Setting – Comments/Questions (see attached document)
10:30 – 10:45am	Core Values Activity
10:45 – 11:15am	Looking Forward Activity <ul style="list-style-type: none">• Strengths• Weaknesses• Opportunities• Threats
11:15 – 11:45am	Goals for the Coming Year
11:45 – 12:00pm	Final Thoughts – What did we miss?

PRIORITY 1 : INNOVATION

Goal 1.1

Innovation: Production

Lead and support innovative efforts to address Maine's housing needs.

Strategy

1.1.1 Collaborate with partners on initiatives that test and demonstrate effective approaches to addressing housing needs.

Actions

1.1.1.A - Analyze and respond to the results of the development process survey.

Update: Implementing changes to Notice to Proceed and Construction Services processes.

1.1.1.B - Fully use available State funding intended for 2025.

1.1.1.C - Advocate to the Legislature and Governor's office for an appropriate level of continued funding.

Status

In process

Complete

Complete

Goal 1.2

Innovation: Homeless Response

Reduce the length of time and the number of Maine people experiencing homelessness.

Strategy

1.2.1 Lead the implementation of the Housing First initiative. Consider other evidence-based approaches to reduce homelessness and housing instability.

Actions

1.2.1.A - Complete joint rulemaking with DHHS and finance initial developments for Maine's Home for Good Program.

1.2.1.B - Allocate funds, monitor, and evaluate the success of the Long-Term Solutions Grants.

Update: Funds allocated, projects underway, and will be monitoring.

1.2.1.C - Support the new Executive Director of the Maine Continuum of Care. Work to assist that organization per HUD best practices.

Status

Complete

In process

Ongoing

Goal 1.3

Innovation: Internal Systems

Lead and support innovative efforts to address Maine's housing needs.

Strategy

1.3.1 Develop new strategies for internal workflow efficiencies and interdepartmental collaboration.

Actions

1.3.1.A - Form a Data Governance Committee.

1.3.1.B - Create a Data Governance Policy.

Update: Data Governance Committee is drafting the policy.

1.3.1.C - Conduct agencywide review of data systems and begin planning data warehouse architecture.

Update: This is a multi-year planning effort of the Data Governance Committee.

1.3.1.D - Transition our current internal intranet platform to Microsoft Sharepoint.

Status

Complete

In process

To be started

Complete

Goal 1.4

Innovation: Mission Branding and Outreach

Provide leadership in the housing field.

Strategy

1.4.1 Increase marketing and outreach to underserved communities, increase program awareness, and educate communities about the benefits of housing development.

Actions

1.4.1.A - Evaluate channels and explore new options for marketing and outreach to underserved communities.

1.4.1.B - Work with Newsconnect and Amjambo Africa Marketing.

Status

Ongoing

Complete

Goal 1.4 (Continued)	Innovation: Mission Branding and Outreach Provide leadership in the housing field.
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Strategy	Actions	Status
1.4.2 Develop a storytelling practice that markets our programs while sharing our mission and reinforcing our employees' connection to MaineHousing's core values.	1.4.2.A - Use the Annual Report and NCSHA Awards to facilitate this practice. Update: This initiative will be implemented for the upcoming Annual Report and NCSHA Award submissions.	To be started
	1.4.2.B - Active press engagement, guiding our own stories as well as being a press liaison for our community partners to do the same.	Ongoing
1.4.3 Maintain and expand program and department level engagement with communities and organizations.	1.4.3.A - Prioritize awareness of MaineHousing and its programs through media relations and other public appearances.	Ongoing
	1.4.3.B - Engage and educate communities and partners through participation in housing and energy-related associations, boards, events, and meetings.	Ongoing
	1.4.3.C - Actively manage Facebook, Instagram, and LinkedIn with informational posts about MaineHousing programs.	Ongoing

PRIORITY 2 : CULTURE

Goal 2.1

Culture: Mission, Core Values, Engagement, and Employee Experience

Become an efficient, effective organization that people want to work for and and do business with.

Strategy	Actions	Status
2.1.1 Review the organizational assessment from Tangible Development to understand our current employee experience landscape.	2.1.1.A - Develop, and incorporate as part of our 2025 goals and three-year strategic plan, initiatives to create a more welcoming workplace. Update: The three-year strategic plan is in draft form and will be finalized by the end of the calendar year.	In process
2.1.2 Promote a culture that leads to higher employee engagement by reinforcing our core values.	2.1.2.A - Leverage the knowledge and resources available from our employees to achieve the most innovative and efficient outcomes.	Ongoing
	Employee Experience Team - monthly	
	Director's Team Meeting - weekly	
	Leadership Team Meeting - biweekly	
	Manager Team Meeting - quarterly	
	All Staff Day - annually	
	Best Places to Work Survey - biennially	
	2.1.2.B - Increase our employee recognition methods to acknowledge the accomplishments of employees and teams.	Ongoing
	Employee Recognition Plan/Program	
	Artwork and Employee Photos	
	Employee of the Month Parking	
	Annual employee and manager of the year awards	
	2.1.2.C - Follow an internal communications plan that will: <ul style="list-style-type: none"> • Communicate consistent messages; • Build employee morale, satisfaction, and engagement; • Encourage a sense of community among all staff; • Encourage upward communications; • Reinforce standard operating procedures; • Create efficiencies and reduce waste; • Maintain and expand access to institutional knowledge; • Ensure inclusion for both in-office and telework models; • Share information across departments. 	Ongoing
	Examples of efficient communication framework: <u>Broadcast system</u> - Office closures and security breaches. <u>All staff email</u> - ActWell popups, MH and program-related breaking news, and Dan-o-Grams. <u>Intranet posts</u> - Department updates, event notices, and informational messages. <u>Digital signage</u> - New employee welcomes, shared photos, and work anniversaries.	
	2.1.2.D - Grow the Facts and Snacks learning series to provide employees a place where they can enjoy a snack and learn about new initiatives at MaineHousing, a new skill from a co-worker, or tips and tricks to help them during their work day.	Ongoing
	2.1.2.E - Support the mission of the ActWell Committee to promote employee well-being through fun activities, events, and communications centered on healthy living and physical fitness that encourage a holistic approach to wellness while celebrating community.	Ongoing

Goal 2.1 (Continued)

Culture: Mission, Core Values, Engagement, and Employee Experience

Become an efficient, effective organization that people want to work for and and do business with.

Strategy	Actions	Status
2.1.2 Promote a culture that leads to higher employee engagement by reinforcing our core values.	Events have included: Sports Apparel Day, Valentines Cards for Older Mainers, Dessert Auction, Scavenger Hunt, Pet Supply Drive, Yogurt Bar, Plant and Seed Swap, Pride BBQ, Darlings Ice Cream Truck, Dip Day, Halloween Costume Contest, Craft Fair, and Holiday Lunch.	
	2.1.2.F - Support department specific activities that enhance employee engagement. Activities include: department meetings, team huddles, position specific team meetings, cross-department huddles, MaineHousing property site visits, department walk-thrus, core value focused themes, milestone acknowledgement, dogbone activities, holiday events, strategic planning, self-care forums and discussions, virtual pet parade, holiday adopt a family giving tree, team professional development day.	Ongoing
2.1.3 Create a culture that instills the principles of Continuous Process Improvement by empowering staff to assess, evaluate, and streamline to enhance internal and external customer experience.	2.1.3.A - Maintain internal systems that allow for collaborative decision making and leadership opportunities.	Ongoing
	2.1.3.B - Provide opportunities for employees to develop the tools needed to foster continuous process improvement.	Ongoing

Goal 2.2

Culture: Retention and Recruitment

Become an efficient, effective organization that people want to work for and and do business with.

Strategy	Actions	Status
2.2.1 Ensure we are highly competitive in attracting and retaining a skilled workforce in this extremely competitive employment market.	2.2.1.A - Develop a Human Resource Strategic Management Plan to understand the current and emerging needs of the Maine employment market to include compensation, benefits, and other retention strategies.	Complete
	2.2.1.B - Develop employee career journey stories. Update: This idea will be presented to the HR Committee.	To be started
	2.2.1.C - Reduce turnover rate to below 10%.	Ongoing
	2.2.1.D - Reduce the need to reopen job postings.	Ongoing
	2.2.1.E - Strengthen the employee experience through onboarding, training, and the Performance Coaching Program.	Ongoing
	Manager lunch and team lunch	
	Half-day group orientation	
	Two-month check-in with Human Resources	
	Skip Level Coaching	
	Performance Coaching	
2.2.2 Conduct a compensation study and make recommendations to update our compensation structure to ensure that all positions within MaineHousing are internally equitable and externally competitive.	Tuition Reimbursement	
	Bridge Learning Management System	
2.2.2	External Conferences and Training	
	2.2.2.A - Evaluate the compensation study, provide recommendation for adjustment to salary scales if the external market study indicates MaineHousing is below the comparable labor market.	Complete

PRIORITY 3 : NEW PROGRAM IMPLEMENTATION

Goal 3.1

New Program Implementation: Climate and Energy

Help Maine people stay safe and warm in their homes.

Strategy	Actions	Status
3.1.1 Collaborate with the Governor's Office of Policy, Innovation, and the Future in regard to the Greenhouse Gas Reduction Fund (GGRF).	3.1.1.A - Initiate Partnership with Climate United and the National Housing Trust (NHT) on HFA involvement in the Greenhouse Gas Reduction Fund. • Begin rehab of 100 units (two projects) in the first year if funding is received. \$60MM in total for Very Low-Income Housing Preservation and \$16MM Solar for All. Update: Federal government has canceled the funding for this program.	Canceled - external factors
3.1.2 Implement weatherization initiatives through the Department of Energy's Infrastructure Investment and Jobs Act (IIJA).	3.1.2.A - Deploy \$15,622,500 which is 50% of \$31MM total funds. Update: Working with US DOE for final approval of Maine's Weatherization Plan. We are also working with CCI to be ready to begin upon US DOE approval.	In process
3.1.3 Commit to financing multifamily rental properties that meet MaineHousing's advanced energy efficiency standards.	3.1.3.A - Partner with Efficiency Maine Trust (EMT) to access IRA Electrification rebates for LIHTC transactions to offset electric heat costs. Update: After pausing the federal government has restarted this program and we are working with EMT to access the funds for our multifamily LIHTC.	In process

Goal 3.2

New Program Implementation: Eviction Prevention Program

Help Maine people stay safe and warm in their homes.

Strategy	Actions	Status
3.2.1 Help tenants who may be facing eviction and loss of their housing.	3.2.1.A - Deliver the program in partnership with Quality Housing Coalition (QHC). Update: All funding has been allocated. QHC continues to work with each recipient during 12 months of eligibility.	In process
	3.2.1.B - Evaluate and report on the program to the Maine Legislature. Update: QHC is collecting data and has hired an evaluator to provide information for the report.	In process

Goal 3.3

New Program Implementation: Mobile Home Preservation

Help Maine people stay safe and warm in their homes.

Strategy	Actions	Status
3.3.1 Assist mobile home communities in forming co-ops or other strategies to assure that they remain stable and affordable.	3.3.1.A - Allocate the remaining \$1.8 million of funding. Update: Four parks have been funded and a fifth park has an allocation leaving \$17,138 in the fund. The Governor's budget allocated another \$3 million to the fund.	In process
	3.3.1.B - Evaluate and provide update on the program to the Maine Legislature.	Complete

Goal 3.4

New Program Implementation: Student Homelessness Pilot

Reduce the length of time and the number of Maine people experiencing homelessness.

Strategy

3.4.1 Support school districts in reducing homelessness for students and their families.

Actions

3.4.1.A - Allocate the \$2 million funding.

3.4.1.B - Evaluate and provide update on the program to the Maine Legislature.

Update: Participating schools will provide data on the program for the report.

Status

Complete

In process

Asset Management Department Memorandum

To: MaineHousing Board of Commissioners

From: Laurie Warzinski – Director of Asset Management

Date: August 8, 2025

Subject: August Board Report - Asset Management

In my first two months with MaineHousing, I've been genuinely impressed by the professionalism, warmth, and collaboration shown by staff in my department and across the organization. Their support has made the onboarding experience both productive and welcoming. I've completed one-on-one meetings with all department staff and have begun meeting with internal and external stakeholders to build relationships, gather insights, and identify opportunities for collaboration.

Department Highlights

We've recently filled a second Portfolio Loan Originator position within our department as part of a succession planning effort. This internal hire will work closely with our current Portfolio Loan Originator who effectively created the position. This is a critical role within our department, as it not only generates significant revenue but also helps preserve affordability within the communities we serve. We are grateful to Senior Leadership for supporting this effort.

In our May 2024 Board Memo, we highlighted the departmental reorganization initiative. Our department is continuing this strategic effort to strengthen staff development, role clarity, and team collaboration by defining and supporting role-based competencies. This initiative is designed to enhance organizational capacity, improve training alignment, and foster a culture of continuous growth.

Program Updates

2025 YTD Subsequent and Contract Administration Loans Closed

Property Name	Location	# Units	New Loan
Maritime Apartments	Bath	134	\$7,000,000
Pinewood Apartments	Parsonsfield	24	\$3,043,000
Yorkshire Commons	York	32	\$1,250,000
Dixfield Village	Dixfield	24	\$1,170,000
Auburn Commons	Auburn	24	\$1,250,000
50-52 Summer Street	Rockland	10	\$326,500
Total		248	\$14,039,500

2025 YTD Supportive Housing (SHP) Repair Loans Closed or Bids Complete

# Projects Served	# Units/Beds	Loan Totals
18	262	\$1,683,391.21

2025 YTD Supportive Housing (SHP) Repair Loans Seeking Bids

# Projects Applied for Funds		Loan Totals
7		\$555,578

2025 SHP Repair Highlights

Milestone Recovery ESHAP Shelter, 65 India St., Portland

The India St. Men's Emergency Shelter was built in 1910. The Shelter serves homeless men in active substance use who need a low-barrier shelter. It has not been renovated in many years and suffers from many capital needs. The proposed renovation would increase the air exchange in the shelter, improve heating and cooling with an additional heat pump, replace damaged and broken fixtures, stop sewage from backing up into the building during severe storms, and replace worn out cabinetry equipment that is well beyond its useful life span.

Milestone's construction budget for the proposed project is \$492,617.00. \$292,894.00 came from the ARPA funds now overseen by Homeless Initiatives. The SHP Repair Program supplied the remaining \$199,723. Work was completed as of 7/14/25.

Shaw House, 136 Union St., Bangor

Since 1998, Shaw House shelter's intended purpose has been to serve as an emergency shelter, and to provide support services for youth who are homeless or at-risk for homelessness in the greater-Bangor area. Shaw House currently serves a populace of homeless youth between the ages of 11 to 20 years old.

The proposed rehabilitation project includes replacing all windows and exterior doors with aluminum-framed materials, installing a new HVAC system with an engineered air exchange to meet building codes, and making the building watertight by re-grading the driveway and removing a leaky cupola. A failing retaining wall will also be replaced with a modern structure, and these major upgrades will require additional interior work such as replacing hanging ceilings and rebuilding window trim.

The City of Bangor and Penobscot County have each committed \$550,000 in ARPA funding, totaling \$1,100,000, to support the repair and rehabilitation of Shaw House. Despite this significant investment, the available funds were insufficient to fully cover the scope of the project. As a result, Shaw House leadership re-engaged with our team to obtain funds through the SHP Repair Program.

Development Department Memorandum

To: MaineHousing Board of Commissioners

From: Mark C. Wiesendanger, Director of Development

Date: August 19, 2025

Subject: Monthly Report

2025 Low Income Housing Tax Credit (9%) Program

On July 3, Development received 21 Pre-Applications for the 2025 9% LIHTC program. Discussions with developers are underway to discuss concerns and answer questions. We expect to fund 5-7 projects. A few projects will likely drop out due to feasibility, compliance, and timing issues before Full Applications are due.

Full Applications are due September 18. We plan to employ a new simpler and faster award process to more quickly provide developers with documentation of award and the assignment of Development staff.

Project Name	Developer	City/Town	Subsidy Request	Tenants	Total Units
33 Union	Developers Collaborative	Augusta	\$ 2,800,000	Fam	50
Andie's Apts	Brandon Roberge	Livermore Falls	\$ 4,068,313	Fam	32
Atlantic Street Apts	LB Dev Part	Portland	\$ 1,287,303	Senior	30
Barra Road	Avesta	Biddeford	\$ 2,990,000	Senior	46
Belfast Birches	Realty Resources	Belfast	\$ 1,600,000	Senior	24
Belmont Avenue Apts	Waldo CAP	Belfast	\$ 3,000,000	Family	60
Cumberland Housing	Portland Housing	Portland	\$ -	Senior	50
Fairfield School Apts	KVCAP	Fairfield	\$ 619,658	Senior	27
Kennebunk	Avesta	Kennebunk	\$ 2,405,000	Senior	37
Landry Heights	So. Portland Housing	South Portland	\$ 33,466	Senior	38
Marshview Terrace	So. Portland Housing	Scarborough	\$ 2,898,238	Senior	50
Mayo Housing	Portland Housing	Portland	\$ 730,026	Family	27
McLain School	Developers Collaborative	Rockland	\$ 1,680,000	Family	29
Meadowridge Apts	Westbrook Housing	Biddeford	\$ 2,340,000	Senior	36
Meadowview I	Avesta	Gray	\$ 380,000	Senior	20
Nason Park Manor	Bangor Housing	Bangor	\$ 3,000,000	Senior	50
Oxford Street	Avesta	Portland	\$ 391,728	Family	20
Prosperity Place	ProsperityME	Portland	\$ 3,000,000	Family	50
Quebec Commons	Westbrook Housing	Biddeford	\$ 2,600,000	Senior	45
Soleil Apts II	Lewiston Housing	Lewiston	\$ 1,960,000	Senior	28
The Woodbury	CHOM	Portland	\$ 2,773,798	Senior	51

Home For Good

Five project teams were selected to participate in the first cohort of the Home For Good Program. Each project will house and provide on-site support to 20-30 individuals experiencing chronic homelessness. Once built, the developments will be managed and operated by a property manager and a service provider. The intent of this initiative is to replicate three similar Portland 'housing first' developments that were created and operated through an Avesta/ Preble Street partnership. These new projects are made possible by recent legislative action which provided additional funds to pay for ongoing services and to provide subsidy funds to assist with the development 22 M.R.S. sec. 20-A. With the assistance of the Genesis Fund, we have held four meetings with the cohort to cover the various funding, management, design, and compliance aspects of the program, relying heavily on lessons learned from Avesta and Preble Street. We will continue to work directly with the partners to finalize designs and financing, and provide more detail as projects are further developed.

The five teams are as follows:

Location	Developer	Owner	Property Manager	Service Provider
Sanford	Avesta	Sanford Housing	Sanford Housing	YCCAC
Portland	Avesta	Avesta	Avesta	Preble Street
Auburn.	Developers Collaborative	Auburn Housing	Auburn Housing	Spurwink
Augusta	Developers Collaborative	VOANNE	Developers Collaborative	VOANNE
Bangor	Bangor Housing	Bangor Housing	Bangor Housing	Preble Street

Events of Note

6/12 – Home For Good Cohort Meeting – Introduction

6/24 – Grand Opening – Equinox and Winter Landing, Portland, LIHTC



6/25 – HFG Cohort Meeting – Design and Underwriting Standards
 7/9 – HFG Cohort Meeting – Key Development Activity
 7/11 – Meeting with NEF to discuss sole syndication of HFG projects
 7/29 – Ribbon Cutting, 16 Mills Road, Newcastle, Rural Program



8/5 – MAHC Meeting, Portland
 8/7 – HFG Cohort Meeting – Vouchers
 8/11 – Build America, Buy America (BABA) discussion with developer partners
 8/12 – Interview with Dana Richie at Portland Press Herald

Staff

We have filled two Construction Analyst positions. Please welcome Devin McGuire and Noah Sherburne. Both bring great knowledge to our team.

Devin is a former code enforcement officer and state employee.

Noah has BS and MS degrees in Architecture and is a Certified Passive House Consultant.

With their skill sets, we expect they will hit the ground running!

Development Pipeline

Below you will find the Development Pipeline updated as of August 12. We expect that a small number of these projects will not see completion, and that predicted construction starts and completions will change as projects move forward.

Project Name	Developer	Program	City	Family/ Senior	Total Units
Completed in 2025					
Betsy Ross Crossing	SoPo HA	4%	So. Portland	Senior	52
Fairview Commons	Brunswick HA	4%	Topsham	Family	38
Meadowview II	Avesta	4%	Gray	Senior	27
Peasley Park	DC	9%	Rockland	Senior	49

Picker House Lofts	Szanton	9%	Lewiston	Family	36
Sturgeon Landing	Augusta Housing	9%	Augusta	Family	32
Alexander Way	BH Land Trust	AHOP	Boothbay Harbor	Family	7
Fletcher Farms	Patco	AHOP	Sanford	Family	7
Highpines Village	Highpine Properties	AHOP	Wells	Family	20
Theresa's Place	Penquis Cap	HOME-ARP	Bangor	Family	36
18 Central Ave	Home Start	Islands	Peaks Island	Family	3
520 Centre Street	Bath HA	Rural	Bath	Family	18
Berry's Block Apartments	Lake City Investments	Rural	Rockland	Family	9
<i>NC/AR Projects</i>	<i>13</i>			<i>New Units</i>	<i>334</i>
Oak Grove Commons	Realty Resources	9%	Bath	Family	34
<i>Rehab Projects</i>	<i>1</i>			<i>Rehab Units</i>	<i>34</i>

Total Projects 14

**Total
Units 368**

Under Construction* - likely completed in 2025

45 Dougherty*	Szanton	4%	Portland	Family	63
Lockwood Mill*	North River Co.	4%	Waterville	Family	65
Wedgewood*	Lewiston HA/Avesta	4%	Lewiston	Family	65
Rumford Senior Living*	DC	9%	Rumford	Senior	33
Wilbur's Woods*	GreenMars	AHOP	Brunswick	Family	20
CICA 2022 Housing*	CICA	Islands	Chebeague Island	Family	4
ICDC Town Acq*	ICDC	Islands	Isle au Haut	Family	4
Islesford RHP*	CIRT	Islands	Islesford	Family	4
NHSH Affordable*	NH Sust Housing	Islands	North Haven	Family	4
Vinalhaven*	Vinalhaven Housing	Islands	Vinalhaven	Family	4
Portland Recovery Home*	LB Dev	RHP	Portland	Supp.	8
986 Prospect Ave*	Wilbur, Calhoun	Rural	Rumford	Family	18
16 Mills Road*	Rob Nelson/Wilbur	Rural	Newcastle	Family	16
Central Park Residences*	Reincorp	Rural	Sanford	Family	18
Tree Tops Apartments*	Mastway Dev	Rural	Hallowell	Family	17
The Elm Estates*	East Town Rentals	Rural	Presque Isle	Family	18
<i>NC/AR Projects</i>	<i>16</i>			<i>New Units</i>	<i>361</i>
Harbor Terrace*	Portland HA	4%	Portland	Senior	120
<i>Rehab Projects</i>	<i>1</i>			<i>Rehab Units</i>	<i>120</i>

Total Projects 17

**Total
Units 481**

Under Construction*/In Underwriting - likely completed in 2026

3i Homes at the Downs	3i Homes/POAH	4%	Scarborough	Family	51
Edgewater Village*	Avesta	4%	Farmington	Senior	25
Iron Heights*	Mastway Dev	4%	Gardiner	Family	32
King Street Apartments	KVCAP	4%	Waterville	Family	37
Lambert Woods North	Maine Coop Dev Part	4%	Portland	Family	74
Malta Street Senior	Augusta Housing	4%	Augusta	Senior	34
Martel School Apts	Lewiston Housing	4%	Lewiston	Senior	44
Millinocket Manor	Penquis	4%	Millinocket	AL	38

Sunridge Senior Housing	Bangor Housing	4%	Bangor	Senior	50
DeWitt*	LHA/Avesta	4% Choice	Lewiston	Family	104
Adams Point*	Biddeford HA	9%	Biddeford	Family	39
Equality Comm Housing*	Equality Comm. Center	9%	Portland	Senior	54
Landry Woods*	SoPo Housing	9%	So. Portland	Senior	43
Milford Place	Penquis CAP	9%	Bangor	Senior	40
Seavey Crossing*	Avesta	9%	Westbrook	Senior	61
Varney Heights	FHA/Gooch	9%	Freeport	Senior	42
Dougherty Commons*	Maine Coop Dev Part	AHOP	Portland	Family	12
Wildlands*	Greater Portland H4H	AHOP	Standish	Family	12
540 Centre Street*	Bath HA	Debt Only	Bath	Family	24
Central Fire Station*	DC	CC Rural	Brunswick	Family	5
MVS*	Islesboro Affordable	Islands	Islesboro	Family	2
Bridgton Recovery Home	LB Dev	RHP	Bridgton	Supp.	6
7 Madelyn Lane*	Lake City Investments	Rural	Rockport	Family	18
Mechanic Street*	WLR Properties	Rural	Houlton	Family	18
<i>NC/AR Projects</i>	<i>24</i>			<i>New Units</i>	<i>865</i>
Berry Park Apartments*	Northland Enterprises	4%	Biddeford	Family	46
North Deering Gardens*	Wingate Dev.	4%	Portland	Family	164
Place St. Marie*	Brisa Dev w/Andy J	4%	Lewiston	Family	40
Summer Block*	Bateman	4%	Saco	Senior	32
Patriot Place	Avesta	4%/no sub	Sanford	Family	40
Oak Ridge Apartments	Realty Resources	9%	Bath	Senior	30
<i>Rehab Projects</i>	<i>6</i>			<i>Rehab Units</i>	<i>352</i>
Total Projects	30			Total Units	1217

Under Construction*/In Underwriting - likely completed in 2027

89 Elm Apartments*	Tom Watson & CO	4% PLA	Portland	Family	201
19 Bodwell Street	Androscoggin Homes	AHOP	Sanford	Family	9
Beals Ave WF Housing	LB Dev Partners	AHOP	Ellsworth	Family	23
Nasson 4	GreenMars	AHOP	Springvale	Family	20
Cliff Island	Sustainable Cliff Isl	Islands	Cliff Island	Family	2
Long Island Aff Housing	Long Island	Islands	Long island	Family	4
165 Main Street	Kennebec Realty Part	Rural	Waterville	Family	18
OddFellows Apts.	Archer Properties LLC	Rural	Norway	Family	13
WaterWorks Apts	Northland Ent.	Rural	Waterville	Family	18
Charles Jordan House	ME Prisoner Adv Coal	SHP	Auburn	Supp.	11
Seavey House	Biddeford Housing	SHP	Saco	Supp.	8
<i>NC/AR Projects</i>	<i>11</i>			<i>New Units</i>	<i>327</i>
Franklin Towers	Portland HA	4%/ no sub	Portland	Family	200
Riverton Park*	Portland HA	4%/ no sub	Portland	Family	182
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>382</i>
Total Projects	13			Total Units	709

Preliminary Underwriting

Butler Road	Boothbay Reg Dev Corp	AHOP	Boothbay	Family	8
Dougherty Commons III	MCDP	AHOP	Portland	Family	20
Front Street III	Portland Housing	AHOP	Portland	Family	6
Grandview Ave	DC	AHOP	Bangor	Family	14
Harkness Haven	Mid-Coast H4H	AHOP	Rockport	Family	10
Hillcrest Estates	A&O Properties	AHOP	Monmouth	Family	9
Island Avenue Sub	H4H York County	AHOP	Sanford	Family	5
Landon Woods	Neigh Housing Trust	AHOP	Kennebunkport	Family	6
Linnell Homeownership	The Linnell LLC	AHOP	Rumford	Family	16
Newman Meadows	Newman Homes	AHOP	Waterville	Family	13
Scittery Woods	Scittery Woods Part	AHOP	Falmouth	Family	20
Farwell Mill	Realty Resources	4%	Lisbon	Family	42
Martel II	Lewiston Housing	4%	Lewiston	Senior	44
COMB Block Phase 1	Portland Housing	9%	Portland	Family	55
Thatcher Brook Apts I	Westbrook Housing	9%	Biddeford	Family	40
Woodfords Parish House	CHOM	9%	Portland	Seniors	45
Youth & Family Outreach	YF&O/DC	9%	Portland	Family	60
Anchorage South	Bath Housing	9%	Bath	Seniors	47
Windham Senior	DC	9%	Windham	Seniors	48
J. Palmer Merrill Block	Patric Moore	Rural	Skowhegan	Family	5
Asher's Village Apts	Newman Homes	Rural	Winslow	Family	18
Rosa's Place	Cheryl A. Golek	Rural	Brunswick	Family	14
36 Cleaves Street	Moll, Hight, Wilbur	Rural	Yarmouth	Family	18
Project Greenhouse	Badhus LLC	Rural	Rockland	Family	0
Clark Street	DEV Properties	Rural	Thomaston	Family	16
Poland Eld Housing Dev	Auburn Housing	Rural	Poland	Seniors	18
Rangeley WF Housing	Wasilewski, Teare	Rural	Rangeley	Family	18
55 Weston Avenue II	55 Weston	Rural	Madison	Family	18
CoSI	LB Dev Part	SHP	#REF!	Family	8
Glenridge Supp Housing	Motivational Svs	SHP	Augusta	Family	8
Old Post Road	Fair Tide	SHP	Kittery	Family	12
<i>NC/AR Projects</i>	<i>31</i>			<i>New Units</i>	<i>661</i>
Riverlands	VOANNE	CoC	Augusta	Supp.	10
Sun Valley Apartments	Chesapeake Comm.	9%	Mexico	Family	24
<i>Rehab Projects</i>	<i>2</i>			<i>Rehab Units</i>	<i>34</i>
Total Projects	33			Total Units	695

**Total Projects
in Underwriting &
Under Construction** 107

**Total
Units** 3470

Energy & Housing Services Department Memorandum

To: MaineHousing Board of Commissioners

From: Bobbi Crooker – Director of Energy and Housing Services

Date: August 19, 2025

Subject: Monthly Report – Energy and Housing Services Department

DEPARTMENT HIGHLIGHTS

The PY 2026 HEAP Program Year kicked off taking applications on August 1st. The program year will run from July 1st, 2025, through May 29, 2026. ECIP is expected to open on November 1st, 2025, and run through April 30th, 2026. We have heard that it has been a relatively smooth start from the Community Action Agencies. MaineHousing anticipates being flat funded at the same level for PY 2026 as we saw in PY 2025; somewhere around \$40,694,000. PY 2026 HEAP contracts have been issued to the Community Action Agencies based on this.

EHS submitted the Weatherization Annual State Plan to DOE for Program Year 2025 as of February 3, 2025. We have conditional approval for our ECOS audit tool; full approval will be granted once our software consultant addresses one final item DOE has requested to be updated. We still have not received approval for the PY 2025 Annual State Plan though DOE has allocated Maine \$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance (T&TA), along with an additional \$397,790 in Weatherization Readiness Funding (WRF). These funds will not be available until DOE approves our State Plan. We anticipate this approval any day. Our next check-in with DOE is Thursday, August 14th.

MaineHousing applied to DOE for an Enhancement & Innovation Grant in October, requesting \$2,000,000. If awarded, these funds will be combined with our current DOE Weatherization grant to address weatherization readiness for 125 households. The application is currently under review per the DOE infrastructure-exchange website. We expect that DOE will announce grant awards in late the Fall of 2025.

AROUND EHS:

On July 30th, Tina Charest and Dan Emery, from Discovery Coaching Group, presented the “Art of Professional Communication” during the EHS Monthly Staff meeting. Everyone found the training to be engaging, they enjoyed the role playing, and Team Building exercise that followed.

PROGRAM UPDATES

Home Accessibility and Repair Program (HARP)

The Home Accessibility and Repair Program provides grants to income eligible homeowners for professional home repairs and accessibility modifications. HARP is delivered statewide through the network of Community Action Agencies.

As of June 6, 2025, the HARP Program has completed **99** projects, with an additional **39** currently in progress. The total cost for these projects is **\$1,859,423.92**.

Community Aging in Place (CAIP)

The Community Aging in Place Program provides no-cost home safety checks, minor maintenance repairs, and accessibility modifications to eligible low-income older and disabled homeowners.

To date, safety enhancements have been completed in **84** homes, with an average cost of **\$828.10** per home. Work is also currently in progress in an additional **45** homes.

Lead Abatement Program

The Lead Abatement Program provides funding for single family homes and owners of rental properties in Maine to help make them lead safe. Priority for program funds is granted to abatement projects for housing in which a child lives, and it has been determined that they have an elevated blood lead level. MaineHousing works with four Community Action Agencies to deliver the Lead Abatement Program across the state. Currently, **63** projects have been completed, with **146** units in progress.

Low-Income Assistance Plan (LIAP)

The Low-Income Assistance Plan (LIAP) helps eligible homeowners and renters with their electric utility bills. The LIAP program is funded by contributions from electricity providers and governed by the MPUC. As of **6/30/2025**, there were **46,176** participants, of which **2,054** were oxygen/vent participants.

Home Energy Assistance Program (HEAP)

Maine's Low-Income Home Energy Assistance Program (LIHEAP or HEAP) is a grant funded by the US Department of Health and Human Services (HHS) and is administered by MaineHousing in collaboration with Maine's Community Action Agencies and ProsperityME.

	Program Year 2026 to-date	Program Year 2025
Applications Taken	2,839	58,433
Eligible Applicants	381	44,535
Benefits Issued	\$0	\$22,554,406

MaineHousing's HEAP Team conducted a two-day training course at the end of July ahead of the PY2026 launch for Community Action Agencies and Prosperity Maine. The training was very successful and covered topics such as Documentation for Citizenship and Identity Verification, Income Calculation, and a comprehensive HEAP Grant Overview.

The Fuel Assistance landing page on MaineHousing's website was recently updated. The Online Application page has new videos to assist applicants through each step of the process. The client response has been very positive about their helpfulness.

Weatherization Assistance Program (Wx)

- **Annual Weatherization: Program Year 2025 (April 1, 2025 – June 30, 2026)**

The U.S. Department of Energy (DOE) has allocated \$4,067,543 for the Weatherization Assistance Program (WAP) and Training and Technical Assistance, along with an additional \$397,790 in Weatherization Readiness Funding (WRF). These funds will not be available until DOE approves our State Plan.

MaineHousing submitted the required State Plan on February 3, 2025, with an anticipated program start date of April 1, 2025. However, DOE has requested that all states with April 1st start transition to July 1st start. As a result, MaineHousing will move to a July 1st start date beginning in Program Year (PY) 2026.

- **IJA (formerly BIL) Weatherization: Period of Performance (July 1, 2023 – June 30, 2029)**

The U.S. Department of Energy has extended the performance period for this grant through 2029, extending the original end date of March 31, 2027. To date, **237** units have been weatherized at a total cost of **\$4,285,574.86** with our partner agencies actively working toward the goal of weatherizing **1,628** units by 2029. MaineHousing will continue collaborating with Community Concepts, Inc. to launch the multifamily weatherization program.

MaineHousing's Weatherization team continues to collaborate with DOE to finalize the Priority List and Program Manual for the multifamily (5+ units) weatherization program. Our Technical Services Specialists are currently undergoing training on multifamily inspection requirements, and we hope to move this initiative forward in the near future.

The Weatherization Department is working to implement a new Energy Audit software system, ECOS. We are collaborating with JAI, the software developer, and the community action agencies to resolve remaining issues.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: August 12, 2025

Subject: Monthly Activity Report – Finance Department

ACCOUNTING AND FINANCIAL REPORTING:

- The State of Maine is in the process of preparing its audited financial statements for their fiscal year ended June 30, 2025. MaineHousing is a component unit of the State for accounting purposes and needs to prepare and provide financial information for inclusion in the State's financial statements. This involves preparing a reporting package and converting our audited financial statements into a format consistent with the State. Our reporting package was recently completed and submitted.
- A Request for Proposals (RFP) for banking services was issued in June. Proposals were requested from qualified financial institutions to provide depository, cash management, and general banking services. KeyBank National has provided MaineHousing with these services for years and an RFP process was conducted to review banking costs, interest rate yield potential and to explore other potential services that could benefit the financial security and efficiencies of our operations. Financial institutions had until August 1st to submit a proposal and a total of twelve proposals were received. An internal group has been established to evaluate the proposals and a final decision is expected by the end of September.
- The mid-year closing of the agency's general ledger and accounting systems was completed and the financial statements for the six-month period ended June 30, 2025 are being finalized. Draft financial statements have been prepared and the preliminary results are included in the Financial and Budget Results section of this packet.
- Work on the A-133 federal compliance audit for the year ended December 31, 2024 continued throughout July. MaineHousing administered and disbursed approximately \$223 million through thirty-two different federal grants in 2024.

Major programs are audited on a rotating basis. Six programs have been selected for the 2024 audit, which are as follows: the Section 8 Performance Based Contract Administrators, Low Income Home Energy Assistance, Emergency Rental Assistance, Expand Affordable Housing (Coronavirus State and Local Fiscal Recovery Funds), Housing Trust Fund, and Temporary Assistance for Needy Families (TANF) programs. The compliance audit needs to be completed and filed with the federal Single Audit Clearinghouse and the HUD Real Estate Assessment Center (REAC) within nine months after the fiscal year end, which is September 30th for MaineHousing.

LOAN ADMINISTRATION:

- Loan Administration provided training for Bangor Savings Bank (BSB) loan servicing staff in July. This training covered business processes associated with cash receipts and weekly wire remittances,

troubleshooting electronic file errors, and the preparation of Mortgage Reconciliation Reports. BSB has experience staff turnover and the training was designed to help their new staff better understand how payments are handled and posted, the types of transactions that can cause variances in reporting, how cash is transmitted to MaineHousing, and how to reconcile the cash transactions with end of month reports. MaineHousing also demonstrated how BSB's monthly electronic file is interfaced to MaineHousing's software and how BSB's reports are used to identify variances and/or problem situations.

- The Loan Administration staff continued preparation work associated with the transfer of the Machias Savings Bank (MSB) loan portfolio. MSB is discontinuing the servicing of MaineHousing loans and their portfolio is being transferred to our primary servicer, Mortgage Servicing Solutions (MSS). The MSB portfolio consist of approximately 800 loans and amounts to \$71 million. The transfer date is scheduled for October 1, 2025. Weekly conference calls are being held with MSB and MSS staff to discuss and address transfer related matters. MSB and MSS servicing systems need to be mapped and synchronized so that data can be electronically transferred. The mapping has been completed and test work will be performed in August. The test will include the reconciliation and balancing of financial records and verification of taxes, hazard insurance and mortgage insurance trade lines along with all other relevant loan data.

Finance Department Memorandum

To: Board of Commissioners

From: Darren R. Brown

Date: August 12, 2025

Subject: Monthly Financial and Budget Report

FINANCIAL RESULTS

Attached are the Balance Sheets and Statements of Revenues, Expenses, and Changes in Net Assets for the six-month period ended June 30, 2025.

MaineHousing's programs are accounted for in Fund Groups, based on funding sources. For financial reporting purposes, each Fund Group is a separate and standalone entity. There are seven Fund Groups and the individual Balance Sheets and Statements of Revenues, Expenses and Changes in Net Assets for each are presented in columns on the attachments (pages 1 and 2). The following is a summary of MaineHousing's total combined financial position and operating results for the current year and a brief explanation of the changes between the current and prior year net operating results.

Total combined assets are \$3.07 billion and total combined liabilities are \$2.58 billion. Total net assets amount to approximately \$495 million. Total combined revenues approximate \$213.2 million and total expenses amount to approximately \$194.1 million, which results in net operating income of \$19.1 million. Total combined net operating income for this period in 2024 was approximately \$9.4 million. Net operating income is \$9.7 million higher in 2025 due primarily to the activities and operating results of the Mortgage Purchase Fund (MPP), MaineHousing's largest fund group.

The MPP has net operating income of \$14.2 million as of June 30, 2025. This is a \$5.9 million increase compared to the net operating income of \$8.3 million in 2024. The increase is attributed to the recognition of a paper gain associated with adjusting the carrying values of non-mortgage investments. A paper gain of \$4.3 million has been recorded for 2025, which is an increase of \$6.2 million over the paper loss of \$1.9 million recorded in 2024. The change associated with the recording of paper gains and losses is attributed to interest rate changes during the year.

The recording of paper gains and losses is required for accounting purposes. However, because MaineHousing does not actively buy and sell related investments, actual gains and losses will not occur and these amounts are ignored by the rating agencies, bond analysts, and management when assessing profitability.

Excluding the paper gains and losses, the MPP's has net operating income of \$9.9 million at the end of June 2025 and \$10.2 million on June 30, 2024. The decrease of \$0.3 million is attributed primarily to higher loan origination expenses in 2025. These expenses are higher in 2025 by \$0.6 million because single family loan production is running above 2024 production at this point.

The Maine Energy Housing & Economic Recovery Fund (MEHER) has a net operating loss of \$1 million at June 30, 2025. This is an increase of \$3 million compared to a net operating loss of \$4 million at the end of June 2024. The increase is due to timing differences with the expending of program funds and recognition of grant expenses. Grant expenditures for 2025 are \$3 million lower than expenditures in 2024 at this point.

BUDGET RESULTS

Also attached are the budget variance results for the period ended June 30, 2025. These results are summarized and presented in the attachment described below:

OPERATING REVENUES AND EXPENSES BUDGET

MaineHousing has two primary business segments, which consist of mortgage lending activities and the administration of federal and other programs. All operating and program administrative costs are paid by the net interest income from mortgage lending activities and fee income received for the administration of federal and other programs.

The Operating Revenues and Expenses Budget, **Attachment A**, presents the revenues available to pay operating and program administrative expenses. It also presents the aggregate operating and program administrative expenses. Total budgeted revenues for 2025 are \$135.1 million and total expenses are budgeted at \$117.3 million. Total actual revenues as of June 30, 2025 amount to \$70.1 million, while total expenses amount to \$57.2 million. For the six-month period ended June 30, 2025, revenues exceed expenses by approximately \$12.9 million. Overall, revenues and expenses are in line with the amounts expected for the period.

The operating and other program administration expenses (the first two expense lines) are detailed in **Attachment B** and summarized below:

OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES

MaineHousing's overhead and operational costs for the year as well as other program administrative expenses, which are costs that are specifically and exclusively related to a particular program, are itemized on **Attachment B**.

Total 2025 operating expenses are budgeted at approximately \$27.1 million. As of June 30, 2025, approximately \$13 million or 48% of the total operating budget has been expended. Total other program administrative expenses are budgeted at \$11.1 million and actual expenses amount to \$5.4 million, which is 49% of the budget amount. Overall, expenditures in these areas are consistent with that anticipated for the period.

CAPITAL BUDGET

The Capital Budget, **Attachment C**, presents items that provide an economic benefit to MaineHousing over a period of time. Items are recorded as assets and depreciated over an estimated useful life. The total authorized capital budget for 2025 is \$682,000. Expenditures are approximately \$451,000 as of June 30, 2025 and are primarily for the ProLink multifamily housing system installment and modifications to the LIHEAP and Wx system.

MEMBERSHIPS, DUES AND SPONSORSHIPS

In accordance with MaineHousing's Contributions Policy, all payments for memberships, dues and sponsorship are required to be reported to the Commissioners each month as part of the budget variance reports. **Attachment D** presents an itemized listing of the membership, dues, and sponsorship expenses as of June 30, 2025.

MAINE STATE HOUSING AUTHORITY
BALANCE SHEETS
JUNE 30, 2025
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2024	2025							
ASSETS:									
Cash, principally time deposits	84,529	171,692	29,909	0	130,423	0	7,990	3,370	0
Investments	673,986	660,156	556,202	6,723	28,530	23,747	0	30,937	14,017
Accounts receivable - Government	6,951	6,134	0	0	0	2,154	3,799	181	0
Accrued interest and other assets	11,920	13,320	12,109	12	464	101	490	102	42
Mortgage notes receivable, net	1,855,712	2,185,112	2,080,482	1,611	4,374	58,049	0	0	40,596
Land, equipment and improvements, net	17,726	16,720	22	0	16,698	0	0	0	0
Other real estate owned	115	283	283	0	0	0	0	0	0
Derivative instrument - interest rate swaps	19,926	14,510	14,510	0	0	0	0	0	0
Deferred pension expense	629	906	497	3	98	0	0	308	0
Deferred amount on debt refundings	1,873	1,584	1,584	0	0	0	0	0	0
Total Assets	2,673,367	3,070,417	2,695,598	8,349	180,587	84,051	12,279	34,898	54,655
LIABILITIES AND NET ASSETS:									
Accrued interest payable	9,216	10,766	10,711	0	0	0	0	0	55
Excess arbitrage to be rebated	650	1,939	1,939	0	0	0	0	0	0
Accounts payable - Government	399	337	0	0	0	0	337	0	0
Accounts payable & accrued liabilities	20,303	22,436	305	0	21,635	0	402	94	0
Unearned income	77,603	133,731	0	0	0	474	17,065	116,192	0
Net pension liability	1,931	2,240	1,230	7	241	0	0	762	0
Deferred pension credit	451	387	212	2	41	0	0	132	0
Accumulated increase in fair value of hedging derivatives	19,926	14,510	14,510	0	0	0	0	0	0
Interfund	0	0	2,218	(551)	100,418	(7,369)	(11,919)	(82,797)	0
Mortgage bonds and notes payable, net	2,082,203	2,388,971	2,331,832	0	12,634	0	0	0	44,505
Deferred grant income	103	117	0	0	0	0	117	0	0
Deferred loan origination points	14	11	11	0	0	0	0	0	0
Total Liabilities	2,212,799	2,575,445	2,362,968	(542)	134,969	(6,895)	6,002	34,383	44,560
NET ASSETS:									
Restricted Net Assets	417,095	449,354	332,630	8,891	0	90,946	6,277	515	10,095
Unrestricted Net Assets	43,473	45,618	0	0	45,618	0	0	0	0
Total Net Assets	460,568	494,972	332,630	8,891	45,618	90,946	6,277	515	10,095
Total Liabilities and Net Assets	2,673,367	3,070,417	2,695,598	8,349	180,587	84,051	12,279	34,898	54,655

MAINE STATE HOUSING AUTHORITY
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET ASSETS
FOR THE PERIOD ENDED JUNE 30, 2025
(IN THOUSANDS OF DOLLARS)

	Memorandum Only Combined Totals		Mortgage Purchase Fund Group	Bondholder Reserve Fund	General Fund	HOME Fund	Federal Programs Fund	Other Funds	Maine Energy Housing & Economic Recovery Funds
	2024	2025							
REVENUES:									
Interest from mortgages and notes	37,435	45,268	44,951	48	124	123	0	0	22
Income from investments	15,351	14,999	12,878	144	437	432	14	715	379
Net increase (decrease) in the fair value of investments	(1,954)	4,255	4,255	0	0	0	0	0	0
Fee income	8,211	10,778	2,635	0	1,053	0	6,903	187	0
Other revenue	117	40	25	0	5	0	10	0	0
Grant income	49,008	56,647	0	0	0	950	27,861	27,836	0
Income from State	10,113	10,922	0	0	0	10,922	0	0	0
Federal rent subsidy income	64,152	70,305	0	0	0	0	70,305	0	0
Total Revenues	182,433	213,214	64,744	192	1,619	12,427	105,093	28,738	401
EXPENSES:									
Operating expenses	11,992	12,998	0	0	12,998	0	0	0	0
Other program administrative expenses	4,004	4,318	3,683	0	0	0	483	152	0
Mortgage servicing fees	1,011	1,118	1,114	0	4	0	0	0	0
Interest expense	31,203	39,212	38,722	0	0	0	0	0	490
Grant expense	61,680	66,240	0	0	0	9,665	27,854	27,853	868
Federal rent subsidy expense	63,075	70,113	0	0	0	0	70,113	0	0
Loss on bond redemption	83	72	72	0	0	0	0	0	0
Allocated operating costs	0	0	6,961	41	(11,603)	0	4,566	35	0
Total Expenses	173,048	194,071	50,552	41	1,399	9,665	103,016	28,040	1,358
Net Operating Income (Loss)	9,385	19,143	14,192	151	220	2,762	2,077	698	(957)
Transfers between funds, net	0	0	0	0	822	(17)	(822)	17	0
Change in net assets	9,385	19,143	14,192	151	1,042	2,745	1,255	715	(957)
Net assets at beginning of year	451,183	475,829	318,438	8,740	44,576	88,201	5,022	(200)	11,052
Net assets at end of period	460,568	494,972	332,630	8,891	45,618	90,946	6,277	515	10,095

**MAINE STATE HOUSING AUTHORITY
OPERATING REVENUES AND EXPENSES BUDGET VARIANCE REPORT
FOR THE PERIOD ENDED JUNE 30, 2025**

(IN THOUSANDS OF DOLLARS)

	Mortgage Lending Activities Actual	Federal & Other Program Administration Actual	Total Combined Actual	Total Annual Budget	Total # Under/(Over)	% Variance
REVENUES:						
Interest from mortgages and notes	45,123	0	45,123	89,695	44,572	50%
Income from investments	13,459	729	14,188	23,765	9,577	40%
Fee income	3,688	7,090	10,778	21,450	10,672	50%
Other revenue	30	10	40	265	225	85%
Total Revenues	62,300	7,829	70,129	135,175	65,046	48%
EXPENSES:						
Operating expenses	8,397	4,601	12,998	27,118	14,120	52%
Other program administrative expenses	4,801	635	5,436	11,091	5,655	51%
Interest expense	38,794	0	38,794	79,135	40,341	51%
Total Expenses	51,992	5,236	57,228	117,344	60,116	51%
Excess Revenues Over Expenses	10,308	2,593	12,901	17,831	4,930	28%

**MAINE STATE HOUSING AUTHORITY
OPERATING AND OTHER PROGRAM ADMINISTRATIVE EXPENSES
FOR THE PERIOD ENDED JUNE 30, 2025**

ATTACHMENT B

	Total Annual Budget	Total Year to Date Actual	Budget Available	Percentage of Budget Available
Operating Expenses				
Salaries	14,642,535	7,258,128	7,384,407	50%
Payroll Taxes	1,109,857	572,198	537,659	48%
Retirement	1,472,312	697,260	775,052	53%
Medical and Life Insurance	3,855,636	1,889,363	1,966,273	51%
Other Fringe Benefits	10,000	6,288	3,712	37%
Office Supplies	54,025	20,051	33,974	63%
Printing	81,550	23,075	58,475	72%
Membership and Dues	69,107	16,181	52,926	77%
Subscriptions	19,197	7,664	11,533	60%
Sponsorships	11,750	5,750	6,000	51%
Staff Educ/Train/Conf	236,535	56,194	180,341	76%
Travel/Meals - Staff Educ/Train/Conf	206,404	62,200	144,204	70%
Partner/Client Train/Meetings	60,827	14,276	46,551	77%
Travel/Meals - Partner/Client Training	134,975	18,121	116,854	87%
Staff Events	36,935	10,810	26,125	71%
Meals - Staff Events	39,693	7,982	31,711	80%
Leased Vehicles	183,486	82,130	101,356	55%
Computer Supplies	33,000	11,403	21,597	65%
Computer License SAAS	251,358	155,776	95,582	38%
Rent-Other	37,630	15,814	21,816	58%
Computer Maintenance	1,048,736	408,178	640,558	61%
Depreciation	1,383,500	661,291	722,209	52%
Telephone	136,950	69,612	67,338	49%
Employment Advertising	15,000	495	14,505	97%
Postage and Shipping	167,300	62,957	104,343	62%
Insurance	112,480	28,704	83,776	74%
Recording Fees	1,600	1,167	433	27%
Payroll Services	61,064	31,718	29,346	48%
Audit Services	172,000	100,000	72,000	42%
Property Expenses	571,350	292,716	278,634	49%
Professional Services	482,249	200,410	281,839	58%
Building Interest Expense	419,284	210,450	208,834	50%
Total Operating Expenses	27,118,325	12,998,362	14,119,963	52%
Other Program Administrative Expenses				
Loan foreclosure expenses	200,000	72,284	127,716	64%
REO expenses	50,000	855	49,145	98%
Provision for losses on loans & REOs	125,000	0	125,000	100%
Mortgage Servicing fees	2,195,000	1,117,533	1,077,467	49%
Loan Origination expenses	4,162,500	2,322,386	1,840,114	44%
Bond issuance expenses	1,050,000	261,827	788,173	75%
Trustee/Bank fees	182,000	89,008	92,992	51%
Program advertisements	301,400	60,437	240,963	80%
Bond and mortgagee insurance	26,682	0	26,682	100%
Variable rate bond remarket/SBPAs	645,000	308,765	336,235	52%
Cash flow/arbitrage/swap consultants/legal	795,500	528,421	267,079	34%
Homebuyer education	160,000	59,400	100,600	63%
Program administrator fees	1,198,119	614,588	583,531	49%
Total Other Program Administration Expenses	11,091,201	5,435,504	5,655,697	51%

**MAINE STATE HOUSING AUTHORITY
CAPITAL BUDGET
FOR THE PERIOD ENDED JUNE 30, 2025**

ATTACHMENT C

Description	2025 Budget	2025 Actual	Budget Available	% Expended
Computer Hardware:				
Computer replacements (45)	60,000	67,676	(7,676)	
DMZ servers upgrade (2)	25,000	-	25,000	
Monitoring server upgrade	2,500	-	2,500	
Total computer hardware	<u>87,500</u>	<u>67,676</u>	<u>19,824</u>	<u>77%</u>
Computer Software:				
Enterprise multi-family housing system	182,267	182,267	-	
Amplifund grant management software	45,600	-	45,600	
Single Family loan servicing system modifications	26,950	-	26,950	
Single Family lender & loan tracking systems mods	10,000	-	10,000	
Multi-family loan servicing system modifications	31,160	-	31,160	
LIHEAP & Wx JAI system modifications	25,000	114,298	(89,298)	
Homeless Mgmt Information System (HMIS)	170,000	-	170,000	
Total computer software	<u>490,977</u>	<u>296,565</u>	<u>194,413</u>	<u>60%</u>
Office Building:				
Additional workstations & furniture	18,000	-	18,000	
EV Charging Station	40,000	3,978	36,022	
Potential office building improvements/repairs	45,000	83,200	(38,200)	
	<u>103,000</u>	<u>87,178</u>	<u>15,822</u>	<u>85%</u>
Total	<u><u>681,477</u></u>	<u><u>451,418</u></u>	<u><u>230,059</u></u>	<u><u>66%</u></u>

**MAINE STATE HOUSING AUTHORITY
MEMBERSHIPS, DUES, AND SPONSORSHIPS
FOR THE PERIOD ENDED JUNE 30, 2025**

Description	Amount
Memberships and Dues	
American Payroll Association - employee annual membership	305
Association for Public Policy and Analysis - employee dues	115
Association of Certified Fraud Examiners - (1) employee annual membership	245
American College of Mortgage Attorneys - employee dues	225
Construction Specifications Institute - employee annual membership	375
Diversity Hiring Coalition - annual membership	300
Institute of Internal Auditors - employee annual membership	200
Information Systems Audit and Control Association - employee annual membership	210
Kennebec Board of Realtors - employee dues	199
Kennebec Valley Human Resources Association - employee dues	175
Maine Association of Mortgage Professional - employee annual membership	450
Maine Bankers Association - annual affiliate membership	995
Maine Dept of Environmental Protection - employee lead inspection license	400
Maine Indoor Air Quality Council - annual membership	650
Maine Real Estate & Development Association - annual membership	1,350
National Association of Home Builders - employee membership	95
National Association for State Community Services Programs - annual membership	986
National Energy & Utility Affordability Coalition - annual membership	600
National Energy Assistance Directors' Association - annual membership	7,197
National Leased Housing Association - annual membership	810
Society for Human Resource Management - employee annual membership	299
 Total	 <u><u>\$ 16,181</u></u>
Sponsorships	
New England Resident Service Coordinator - conference sponsor	3,000
Preble Street - conference sponsor	2,500
Realtor Green Day - conference sponsorship	250
Total	<u><u>\$ 5,750</u></u>



Finance Department Memorandum

To: Board of Commissioners
From: Darren Brown
Date: August 5, 2025
Subject: Monthly Delinquencies Report

MULTI-FAMILY DELINQUENCIES

The Multi-Family portfolio totals \$1.2 billion with 1,409 loans as of July 31, 2025. There is one loan 60 days or more delinquent, as shown in ***Exhibit 1***. The Multi-Family delinquency rate is benchmarked against MaineHousing's historical rates, as shown in ***Exhibit 2***.

SINGLE-FAMILY DELINQUENCIES

The Single-Family portfolio totals \$1.3 billion with 10,356 loans as of June 30, 2025. The over 60-day delinquencies increased from 2.49% to 2.52%, and the in-foreclosures increased from 0.64% to 0.67%. The over 60-day delinquencies amount to \$32 million, with approximately \$8 million representing accounts in foreclosure. The over 60-day and in-foreclosure historic rates are shown in ***Exhibit 4***. MaineHousing's overall delinquency rate by loan dollars is 2.52% and the overall delinquency rate by loan count is 2.38%. As shown in ***Exhibit 5***, the overall delinquency rate by loan count is below the delinquency rate for all Maine loans.

Servicer Delinquencies –Delinquencies for our largest servicer, Mortgage Servicing Solutions, decreased from 2.90% to 2.88%, while the in-foreclosure rate increased from 0.77% to 0.82%. Salem Five Mortgage Corp had a rate of 0.00%, which was the lowest rate for the month. Delinquency rates for each servicer are shown in ***Exhibit 3***.

Delinquencies by Insurance Type – In June 2025, FHA insured loans had the highest delinquency rate by total insurance type of 3.95%, with in-foreclosures at 0.45%. When compared to the total loan portfolio, RD insured loans had the highest delinquency rate of 1.19%, with in-foreclosures at 0.42%. Delinquencies by insurance type and the portfolio as a whole are shown in ***Exhibit 6***.

FHA insured loans comprise 22% of the Single-Family portfolio and 35% of delinquencies, while RD insured loans comprise 47% of the portfolio and represent 47% of all delinquent loans. The current composition of the Single-Family portfolio by insurance type, along with the percentage of delinquencies by insurance type, is shown in ***Exhibit 7***.

Foreclosure Prevention Activities – *Exhibit 8* summarizes our foreclosure prevention activities, as well as the number of completed foreclosures. As of the end of month June 2025, we assisted 570 borrowers with various foreclosure prevention options.

Multi-Family Delinquent Loans

MAINE STATE HOUSING AUTHORITY MULTI-FAMILY DELINQUENCIES 7/31/2025

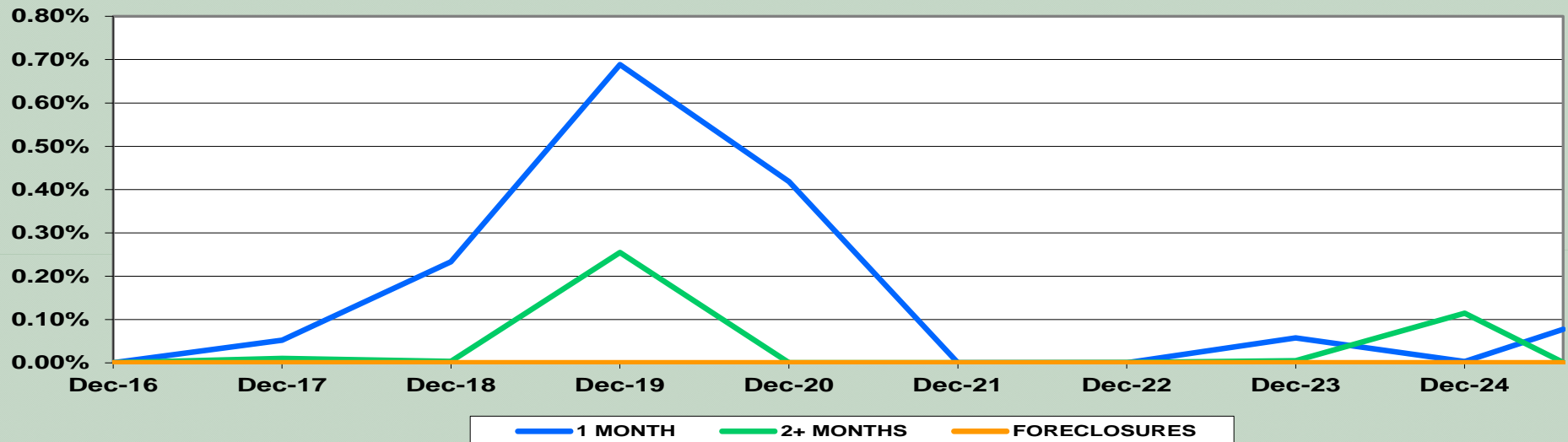
Section 8					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
						0.00	0.00	0.00
Rental Housing					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
CENTRAL AVE, 18	3,537.69	06/01/25	PEAKS ISLAND	HOME START	12/17/24	707,537.00	0.00	0.00
						707,537.00	0.00	0.00
Supportive Housing & Other					ORIGINATION	DELINQUENT		
BORROWER	LEVEL PMT	PTD	LOCATION	PROJECT OWNER	DATE	1 MONTH	2 MONTHS	3+ MONTHS
SHAKER HILL EMERGENCY SHLTR *	940.96	05/01/25	ALFRED	YORK COUNTY SHELTER PROGRAM	03/16/95	0.00	0.00	8,001.00
OHIO ST, 289 (D.B.A. HUNTINGTON APTS)**	1,016.78	06/01/25	BANGOR	VOANNE PROPERTY CORPORATION	12/07/01	64,209.00	0.00	0.00
PARK PLACE GORHAM	2,723.83	06/01/25	GORHAM	SPURWINK SERVICES INC	11/16/01	170,298.00	0.00	0.00
						234,507.00	0.00	8,001.00
Grand Total						942,044.00	0.00	8,001.00
% of Portfolio Delq 60+ days								
Total Number of Loans								

* Loans past maturity date

**Partial payment held in suspense

Multi-Family Delinquency & Foreclosure Trends

MULTI-FAMILY DELINQUENCY AND FORECLOSURE RATES



	OUTSTANDING PRINCIPAL	1 MONTH		2+ MONTHS		FORECLOSURES	
		DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jul-25	\$ 1,211,149,726	\$ 942,044	0.08%	\$ 8,001	0.00%	\$ -	0.00%
Dec-24	\$ 1,099,201,435	\$ 30,700	0.00%	\$ 1,256,541	0.11%	\$ -	0.00%
Dec-23	\$ 898,515,001	\$ 518,845	0.06%	\$ 45,709	0.01%	\$ -	0.00%
Dec-22	\$ 796,448,381	\$ -	0.00%	\$ 4,553	0.00%	\$ -	0.00%
Dec-21	\$ 696,004,882	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%
Dec-20	\$ 666,678,177	\$ 2,791,073	0.42%	\$ -	0.00%	\$ -	0.00%
Dec-19	\$ 635,961,774	\$ 4,379,009	0.69%	\$ 1,620,600	0.25%	\$ -	0.00%
Dec-18	\$ 630,936,475	\$ 1,473,376	0.23%	\$ 20,600	0.00%	\$ -	0.00%
Dec-17	\$ 608,939,257	\$ 319,836	0.05%	\$ 60,624	0.01%	\$ -	0.00%
Dec-16	\$ 579,916,852	\$ -	0.00%	\$ -	0.00%	\$ -	0.00%

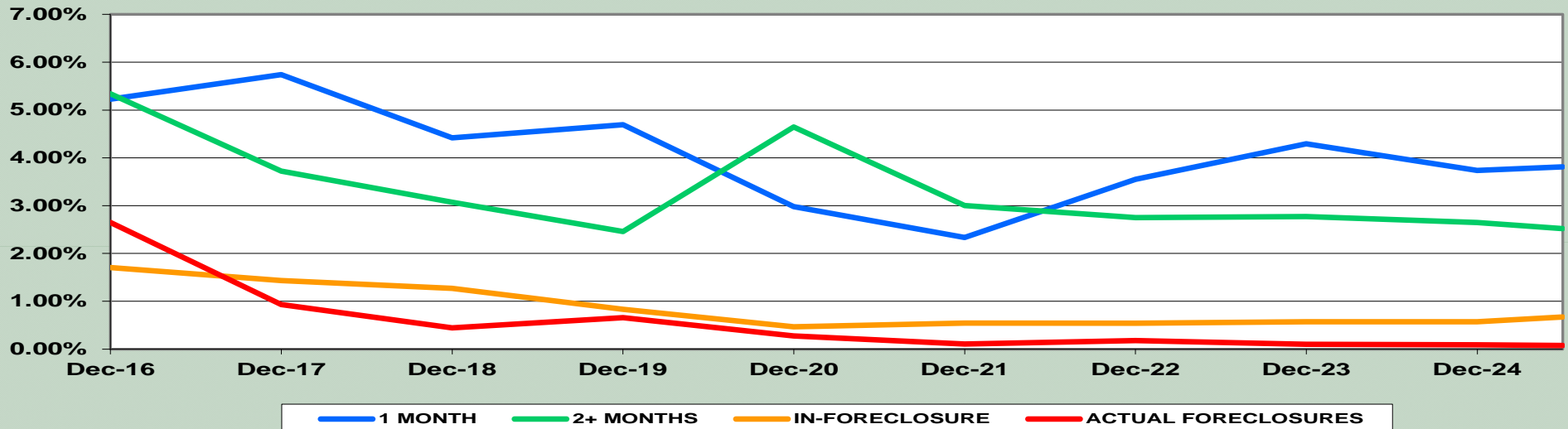
Single-Family Delinquent Loans

Maine State Housing Authority Single-Family Delinquencies by Servicer 6/30/2025

SERVICER	% OF PORTFOLIO	% of Portfolio Delq 60 + days	OUTSTANDING PRINCIPAL	----- 1 MONTH	DELINQUENT 2 MONTHS	----- 3+ MONTHS	IN- FORECLOSURE
MORTGAGE SERVICING SOLUTIONS	70.46%	2.88%	888,961,311.23	38,724,592.26	4,937,836.58	13,340,520.97	7,284,181.23
BANGOR SAVINGS BANK QS	9.50%	1.70%	119,905,937.18	1,991,969.60	803,731.71	1,066,578.88	166,185.13
BANGOR SAVINGS BANK	7.63%	1.67%	96,309,024.19	2,940,297.07	753,128.76	584,590.64	270,464.43
CAMDEN NATIONAL BANK UK	6.81%	1.23%	85,876,453.04	1,909,116.24	190,861.58	419,461.69	441,905.93
MACHIAS SAVINGS BANK	5.59%	2.16%	70,481,123.02	2,502,317.39	727,886.46	539,403.76	258,342.79
SALEM FIVE MORTGAGE CORP	0.01%	0.00%	171,930.49	25,626.63	0.00	0.00	0.00
TOTAL	100.00%	2.52%	1,261,705,779.15	48,093,919.19	7,413,445.09	15,950,555.94	8,421,079.51

Single-Family Delinquency & Foreclosure Trends

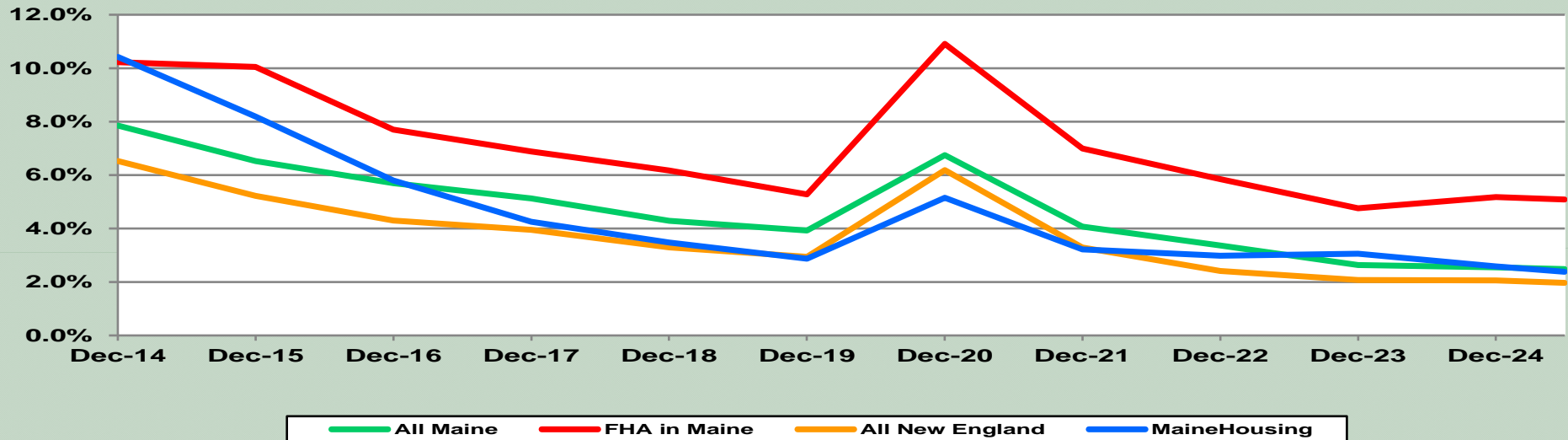
SINGLE-FAMILY DELINQUENCY AND FORECLOSURE RATES



	OUTSTANDING PRINCIPAL		<u>1 MONTH</u>		<u>2+ MONTHS</u>		<u>IN-FORECLOSURE</u>		<u>ACTUAL FORECLOSURES</u>	
	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE	DOLLARS	RATE
Jun-25	\$ 1,261,705,779		\$ 48,093,919	3.81%	\$ 31,785,081	2.52%	\$ 8,421,080	0.67%	\$ 928,472	0.07%
Dec-24	\$ 1,184,161,154		\$ 44,223,429	3.73%	\$ 31,339,302	2.65%	\$ 6,758,973	0.57%	\$ 1,045,136	0.09%
Dec-23	\$ 1,053,014,623		\$ 45,215,476	4.29%	\$ 29,205,657	2.77%	\$ 5,986,311	0.57%	\$ 1,043,395	0.10%
Dec-22	\$ 958,984,521		\$ 33,996,366	3.55%	\$ 26,378,301	2.75%	\$ 5,183,906	0.54%	\$ 1,733,447	0.18%
Dec-21	\$ 887,303,920		\$ 20,685,547	2.33%	\$ 26,645,647	3.00%	\$ 4,806,968	0.54%	\$ 941,490	0.11%
Dec-20	\$ 960,761,414		\$ 28,645,024	2.98%	\$ 44,603,599	4.64%	\$ 4,471,656	0.47%	\$ 2,617,001	0.27%
Dec-19	\$ 967,171,381		\$ 45,399,415	4.69%	\$ 23,774,547	2.46%	\$ 8,037,512	0.83%	\$ 6,357,994	0.66%
Dec-18	\$ 916,608,577		\$ 40,526,473	4.42%	\$ 28,155,105	3.07%	\$ 11,647,401	1.27%	\$ 4,056,247	0.44%
Dec-17	\$ 844,497,676		\$ 48,457,930	5.74%	\$ 31,454,643	3.72%	\$ 12,099,518	1.43%	\$ 7,847,858	0.93%
Dec-16	\$ 799,557,471		\$ 41,780,468	5.23%	\$ 42,682,410	5.34%	\$ 13,625,991	1.70%	\$ 21,142,137	2.64%

Single-Family Delinquency Comparison Trends

**MAINEHOUSING, FHA, ALL STATE & ALL NEW ENGLAND
DELINQUENCY RATE COMPARISON**



MAINEHOUSING LOAN COUNT COMPARISON

	<u>Loan Count</u>	<u>2 Months</u>	<u>3+ Months</u>	<u>In-Foreclosure</u>	<u>Totals</u>
All State*	126,909	0.58%	1.02%	0.88%	2.48%
FHA for State*	16,970	1.45%	2.24%	1.40%	5.09%
All New England*	1,755,896	0.59%	0.91%	0.47%	1.97%
MaineHousing**	10,356	0.66%	1.07%	0.65%	2.38%

*This information is obtained from MBA's National Delinquency Survey for the first quarter of 2025.

**MaineHousing's overall delinquency rate based on loan dollars is 2.52%, whereas rates in this exhibit are based on loan count.

Single-Family Delinquencies by Mortgage Insurer

As A Percent of Total Insurance Type

6/30/2025

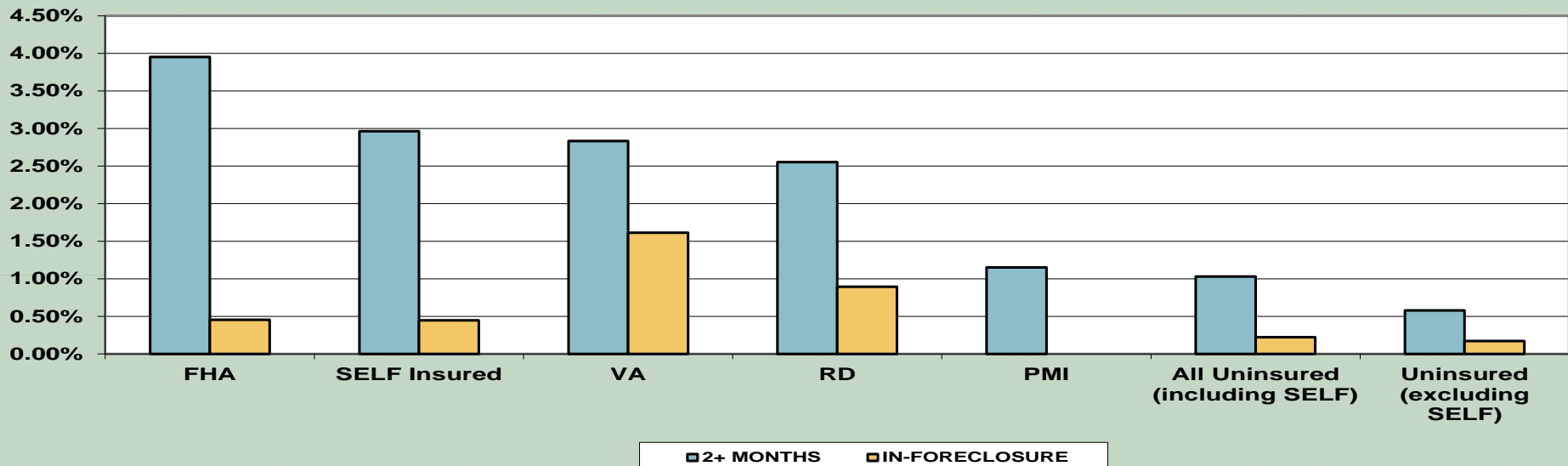
TYPE	2+ MONTHS	IN-FORECLOSURE
FHA	3.95%	0.45%
SELF Insured	2.96%	0.45%
VA	2.83%	1.61%
RD	2.55%	0.89%
PMI	1.15%	0.00%
All Uninsured (including SELF)	1.03%	0.22%
Uninsured (excluding SELF)	0.58%	0.17%

As A Percent of Total Loan Portfolio

6/30/2025

TYPE	2+ MONTHS	IN-FORECLOSURE
RD	1.19%	0.42%
FHA	0.89%	0.10%
All Uninsured (including SELF)	0.20%	0.04%
VA	0.19%	0.11%
SELF Insured	0.11%	0.02%
Uninsured (excluding SELF)	0.09%	0.03%
PMI	0.06%	0.00%

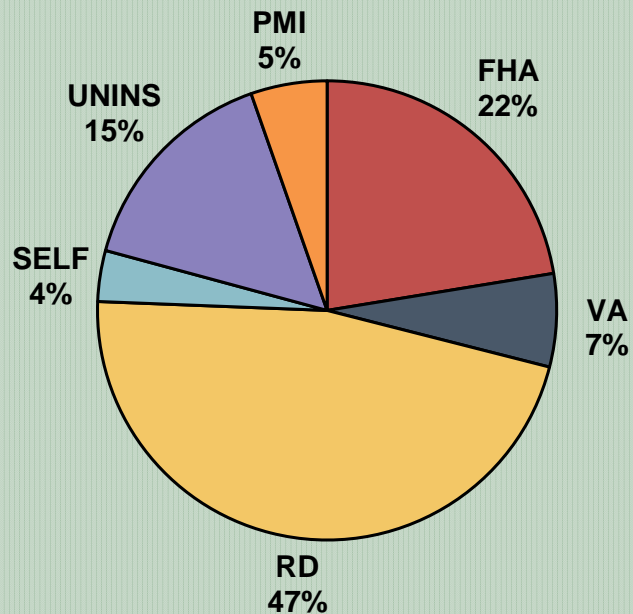
SINGLE-FAMILY DELINQUENCY RATES BY INSURER TYPE



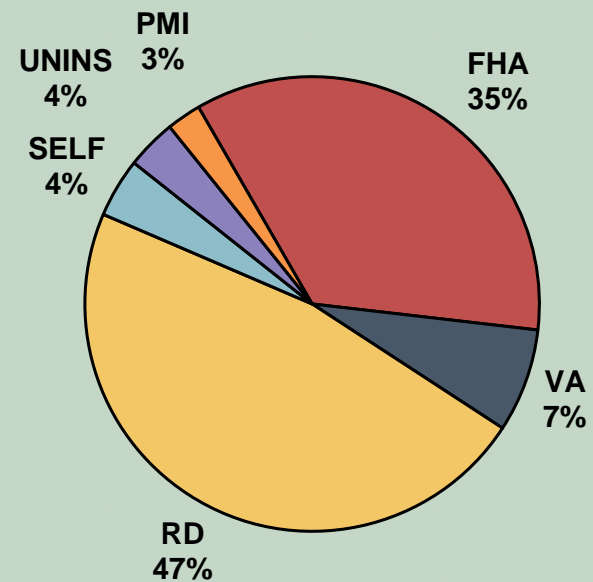
Single-Family Delinquencies by Mortgage Insurer

The following charts show the composition of MaineHousing loans by mortgage insurer. Self insured loans are mainly mobile homes. Uninsured loans are those not needing mortgage insurance (i.e. for loans under 80% property value).
The following charts are in dollar amounts.

**Single-Family Portfolio by Insurer
06/30/2025**

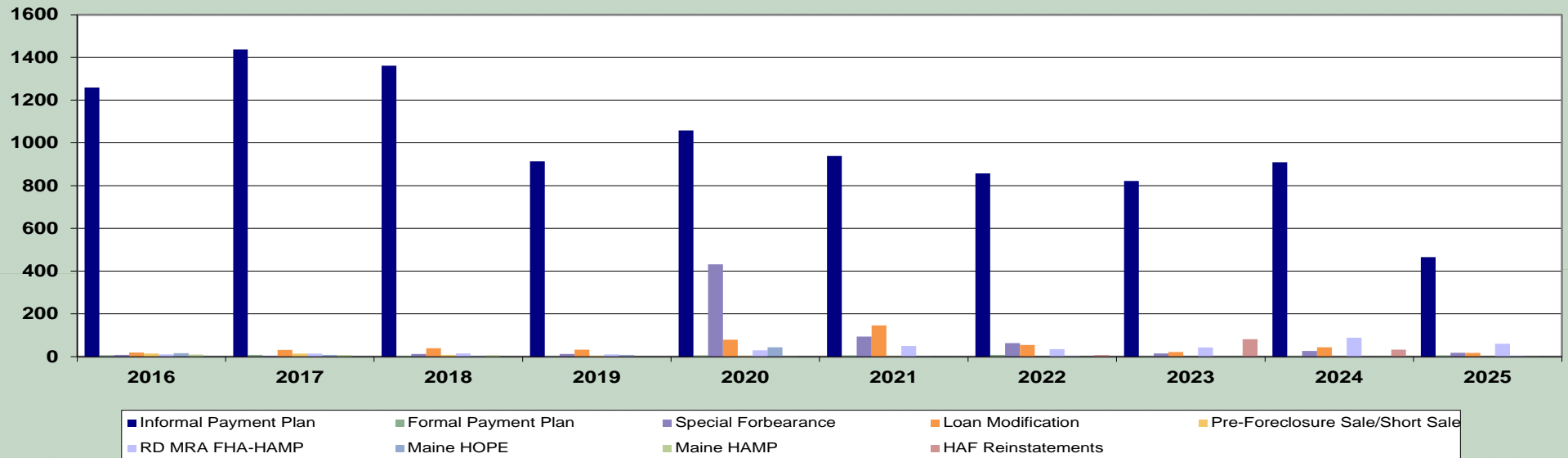


**Single-Family Delinquencies by Insurer
06/30/2025**



Single-Family Foreclosure Prevention Activities

BORROWERS ASSISTED 2013-2024



Number of Borrowers Approved for Assistance

	Informal Payment Plan	Formal Payment Plan	Special Forbearance	Loan Modification	Pre-Foreclosure Sale/Short Sale	RD MRA FHA-HAMP	Maine HOPE	Maine HAMP	HAF Reinstatements	Total Workouts
Jun-25	465	5	18	17	0	60	4	1	0	570
Dec-24	909	4	27	44	1	88	1	1	32	1107
Dec-23	822	3	15	22	0	43	2	1	81	989
Dec-22	857	8	63	54	0	35	4	0	7	1028
Dec-21	939	5	94	146	2	50	2	0	0	1238
Dec-20	1058	5	432	79	3	29	44	2	0	1652
Dec-19	914	3	12	32	4	10	8	0	0	983
Dec-18	1361	4	12	39	8	15	3	6	0	1448
Dec-17	1437	8	4	31	14	14	8	7	0	1523
Dec-16	1259	6	8	19	15	10	16	9	0	1342

Actual Foreclosures

	Number of Foreclosures	Number of Loans in Portfolio	Percentage of Portfolio
Jun-25	10	10,356	0.10%
Dec-24	12	10,239	0.12%
Dec-23	16	9,927	0.16%
Dec-22	21	9,739	0.22%
Dec-21	14	9,750	0.14%
Dec-20	38	10,668	0.36%
Dec-19	86	10,904	0.79%
Dec-18	57	10,673	0.53%
Dec-17	97	10,332	0.94%
Dec-16	258	10,097	2.56%

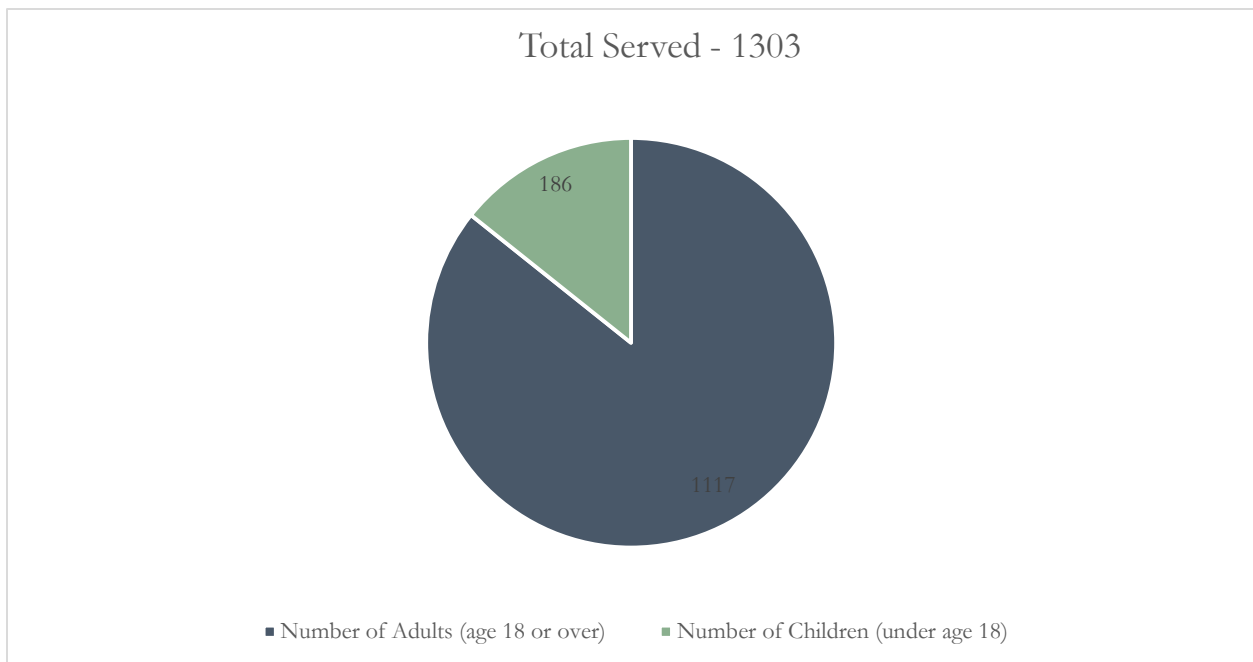
Homeless Initiatives Department Memorandum

To: Board of Commissioners
From: Kelly Watson, Director of Homeless Initiatives
Date: August 12, 2025
Subject: Homeless Initiatives Report

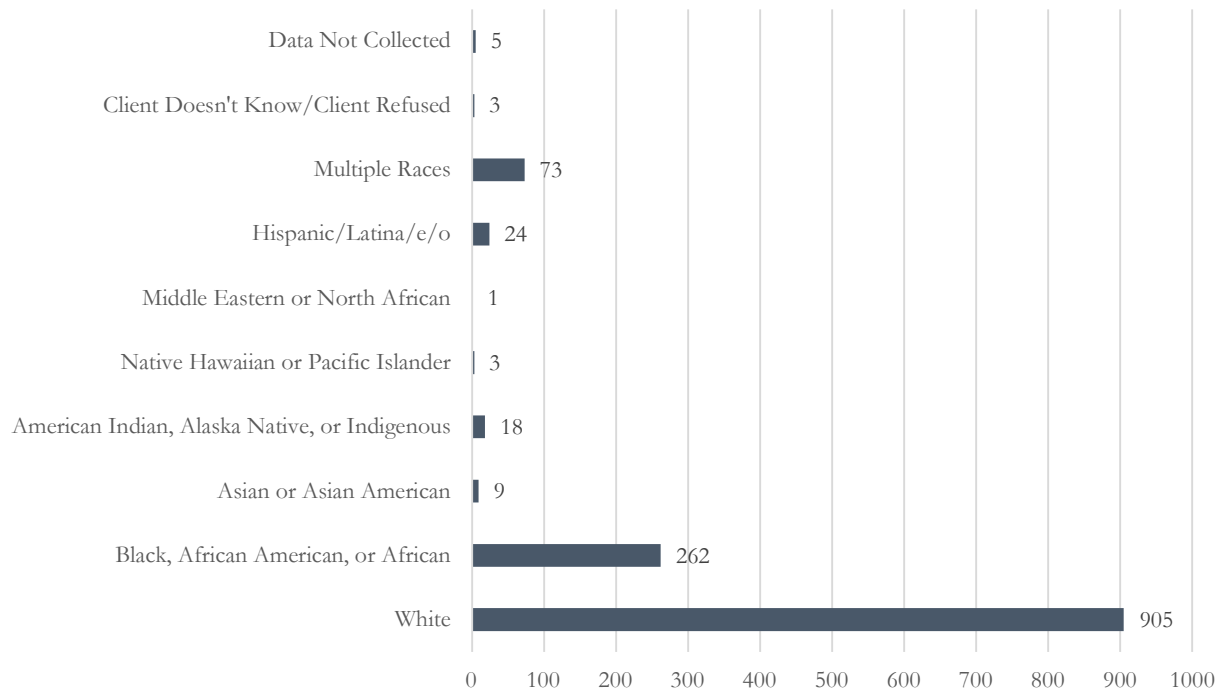
Homeless Data – July 2025

The following are the monthly statistics for July:

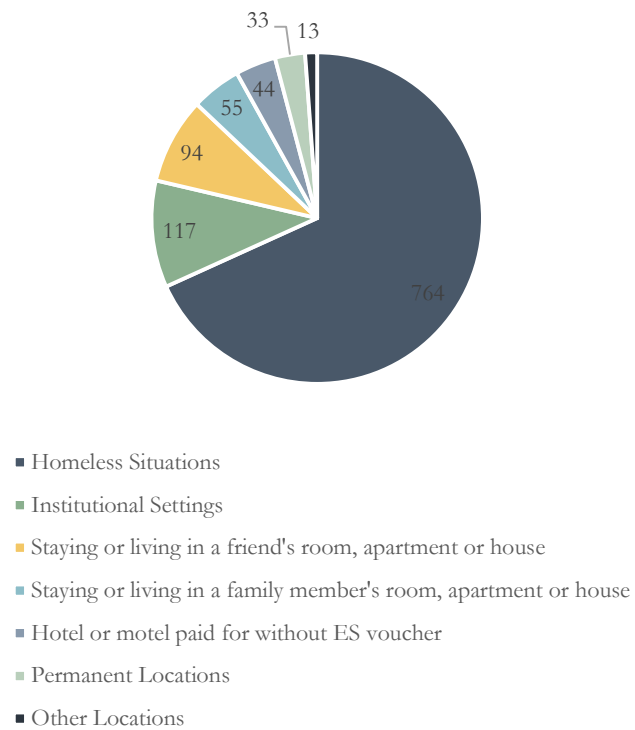
1. The total number of people served in ESHAP funded shelters (1303) increased by 97 individuals from May to July. This number does not include many of the Asylum Seekers in Portland as well as those served in hotels through GA, or those seeking emergency shelter with a Victim Service Provider.
2. Racial equity – the percentage of people of color decreased from 32 in May to 30 in July. The number of those who identify as Hispanic/Latina/e/o stayed consistent at 24 in May and July.
3. The number of Exits to Permanent Housing decreased from 63 in May to 50 in July. The total exits from shelter to any location was up by 32 in July from the previous period.

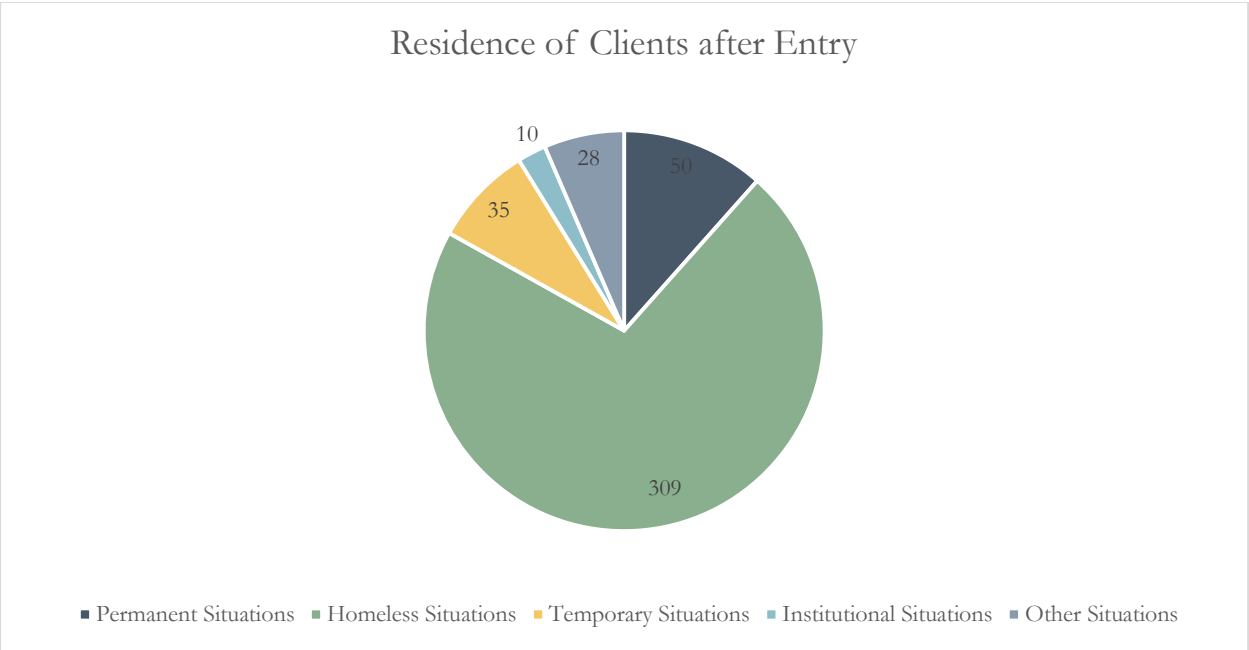


Number of People Served by Race



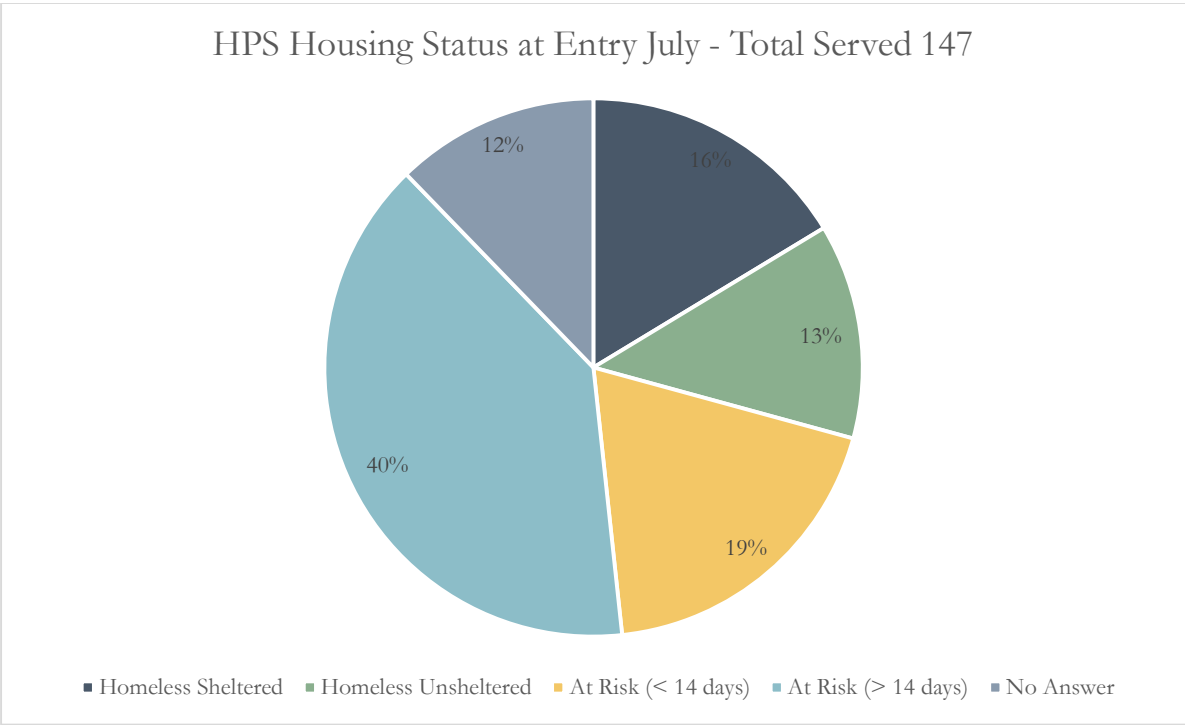
Residence of Clients Prior to Entry



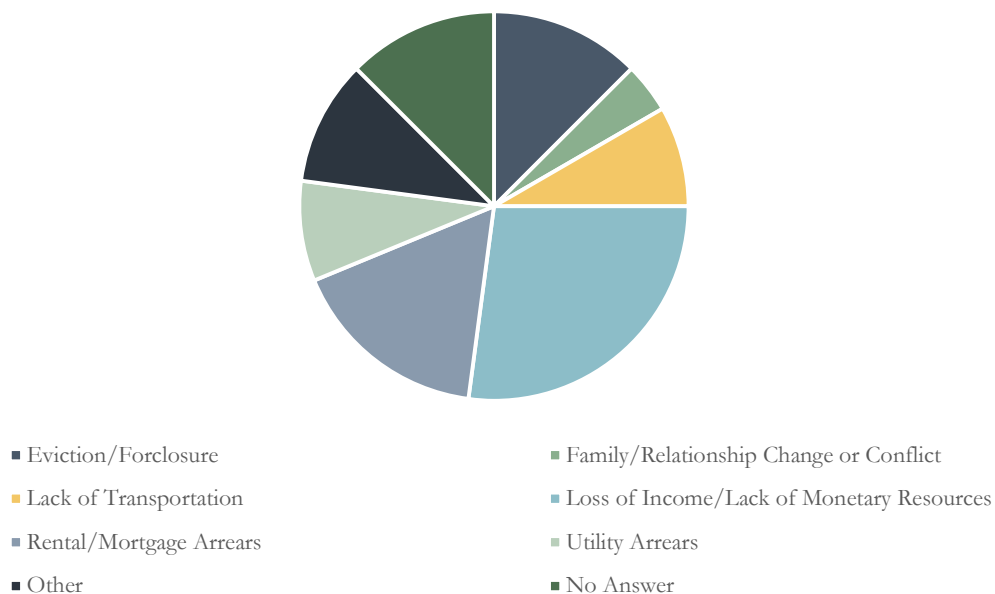


Housing Problem Solving (HPS) Data

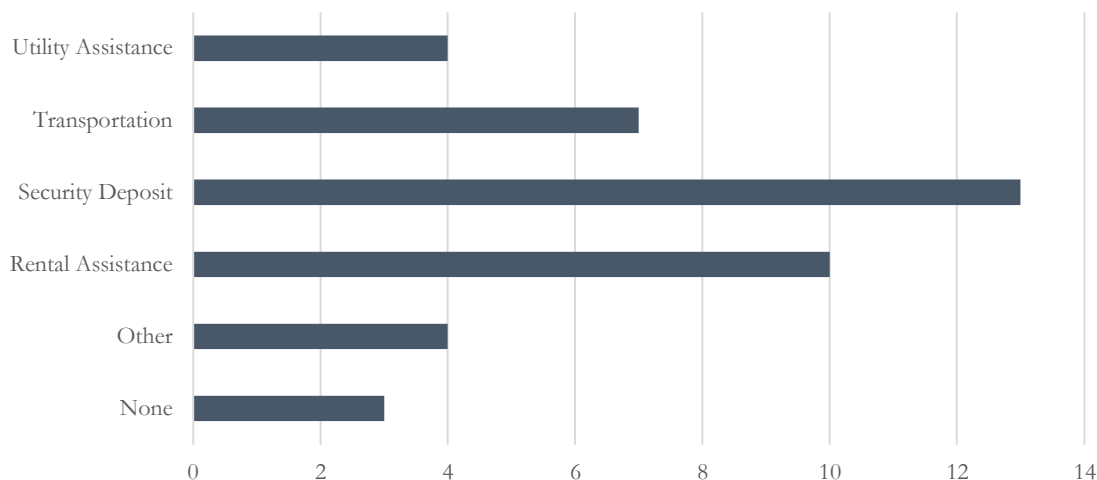
In the month of July, 147 households were served in the Housing Problem Solving Program. This number does not include those served at Victim Service Provider organizations. Of the 48 households exited from the program in July, 38 were reported to have a resolved housing crisis. Fifty percent of the households served reported having a disabling condition. The charts below break down household housing status at entry for all households, reason for client outreach, and type of financial assistance provided for housing crisis resolution.



Housing Problem Solving July - Reason for Call



Housing Problem Solving July - Type of Financial Intervention



2025 Point in Time Count

MaineHousing, in collaboration with the Maine Continuum of Care, released the 2025 Point in Time Count report publicly in June. The overall count was down by 282 persons from the previous year and, while not quite at pre-pandemic levels, has shown a decrease over the past two years. The count has shown an increase in the number of persons experiencing chronic homelessness over the past two years, which is likely impacted by longer stays in shelter and outside given the difficult housing market. The full report can be found on the MaineHousing website.

HSSP Update

A RFP for the Housing Stability Support Program was released in early July with responses due to MaineHousing by July 25th. Final scoring and decisions are underway. The program provides assistance to prevent evictions of households with income of less than 30% AMI as well as job seeking assistance, and connections to mainstream supports that promote long term housing stability.

Warming Shelter RFP

A RFP for 2025 – 2026 Winter Overnight Warming Shelters was posted on August 1st and will remain open for responses until August 29th. The program will fund costs related to operations of seasonal overnight shelters during the coldest months of the year. This is the fourth year that MaineHousing has been able to support this type of program, and it has served an important need to keep people out of the dangerous temperatures associated with Maine winters.

Gaps and Needs Analysis

Housing Innovations LLC is conducting a gaps and needs analysis of Maine's homelessness response system. As part of this analysis, members of the Housing Innovations team visited Maine in the last week of July to meet with providers in each of the Homeless Service Hubs to gain insight on current data sets and potential gaps in those data sets. Their aim is to get the most comprehensive picture of the state of homelessness in Maine and utilize that in their analysis of the system's capacity.

CoC Update

The newly formed CoC Board of Directors held their first Board meeting on July 23rd at the State House in Augusta. The Board is a group with diverse backgrounds and expertise and is very engaged in the work ahead of them. In addition, the CoC committee structure was redesigned during late spring and early summer, and new committees are launching in the coming weeks. The new structure streamlines the number of committees and focuses on the system level goals of the CoC.

HMIS Lead Agency Update

Responses to the HMIS Lead Agency RFP were received by July 11th, and a small working group of MCoC members and MaineHousing staff reviewed responses, collected references, and met with potential candidates. The group has put forward a recommendation to the CoC Board for a vote by August 15th. Fall and early winter will be an important transition time for this role and will involve intensive work by MaineHousing, the CoC, and the newly selected HMIS Lead Agency.

Department Update

The Homeless Initiatives department participated in their annual off site team day in mid-June. The day is focused on team building, connections, and reflection of their work over the past year. The team was challenged in a game to remember county locations for our partner agencies and to learn more about each other through a variety of (sometimes competitive) activities. In addition, there was a celebration of the impactful work and relationships that Lauren has invested in over the years. Recognition of the team's efforts over the years was accompanied by some very delicious food.

Service Hub Implementation – Built for Zero Initiative

As Hub Coordinators are seeing trends in the hub data, they are reviewing these trends with their core improvement teams to better understand why certain things are happening – for example, in Hub 1 they are seeing more exits to permanent housing and would like to identify what may be happening that is leading to more housing placements.

Now more than ever, there is an increased engagement and collaboration within the hubs. Partners from new sectors are coming to the table, especially in areas of the state where homelessness has previously not been visible. There are also more partners getting engaged in the Coordinated Entry System, with new homeless service providers, mental health providers, and recovery centers becoming access points or partners. We also are currently working with the Homeless Veteran Action Committee to integrate the veteran population into Coordinated Entry. This will create a two-way street to give veterans who are connected with veteran-specific access to mainstream resources, as well as veterans who enter our homeless system through general shelters and outreach, access to veteran resources. We have started training veteran case managers on Coordinated Entry and hope to be fully integrated by October. The other goal of this integration is to reach quality data for all veterans statewide.

A few hubs are very close to reaching quality data. Hub 8 recently reached 29/29 on the quality data scorecard, and Hubs 2, 5, and 7 are close behind with only 1 or 2 more questions needing to be answered with a “yes”. The remaining questions mostly come down to documentation processes, as well as being confident that at least 90% of the unsheltered population are captured within the by-name dataset. For the hubs that are not yet closing in on those quality data benchmarks, there are a variety of items that are holding them back, such as mapping outreach overage, being able to collect data on certain populations, and documented processes regarding outreach and people who do not consent to services. They are all actively working on these items with their core improvement teams.

Homeownership Department Memorandum

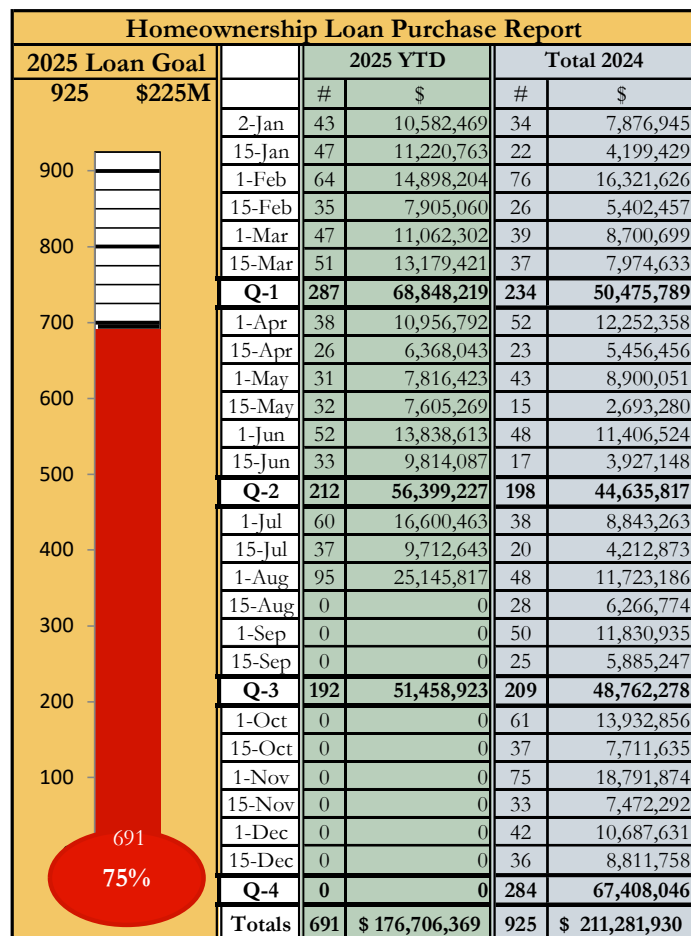
To: MaineHousing Board of Commissioners

From: Patricia Harriman, Director of Homeownership

Date: August 11, 2025

Subject: Monthly Report – Homeownership Department

PRODUCTION UPDATE



Monthly Loan Reservations: 08/01/25	
#	\$ Volume
165	\$ 39,734,079

Loan Pipeline as of: 08/01/25	
#	\$ Volume
370	\$ 88,958,378

Loan Reservation Comparison					
July 2024		July 2025		2024 vs 2025	
#	\$ Volume	#	\$ Volume	#	\$ Volume
275	\$61,546,258	370	\$ 88,958,378	35%	45%

PROGRAM HIGHLIGHTS:

Summer in Maine and the housing market both continue to heat up. Buyer demand remains high and the for-sale inventory, while still at lower levels, continues to drive Maine's home sales as well as pricing. June of 2025 saw a 10.51% increase in sales compared to June of 2024 and a 4.94% increase in the median sales price, which reached \$425,000 in June. The for-sale inventory reached 5,047 homes, a number not seen since October of 2020.

While Maine has seen an increase in overall sales and home prices, the Northeast region as a whole actually saw a 4% decrease in sales and a 4% increase in sales prices bringing the northeast average home price to \$543,300. Waldo, Somerset, Lincoln and Cumberland counties topped the list for increases in units sold, while Washington, Lincoln and Aroostook counties saw the largest increase in median sales prices.

Jeff Harris, 2025 President of the Maine Association of REALTORS, said that in discussions with realtors throughout the state, for most markets, "added inventory has resulted in buyers and sellers taking more time to negotiate pricing and offer terms." Homes remained on the market for about 61 days, still well below the national average of about 82 days.

First-time homebuyer programs at Mainehousing remain strong as down payment assistance programs become crucial in the buying process. Down payment assistance is a key factor in making homeownership more attainable in today's market.

As we enter into the third quarter, we continue to receive new lender inquiries wanting to be part of our program. The value they see in helping first-time homebuyers and the opportunities presented to them make our programs key to their offerings. While 2024 showed record numbers for the Homeownership team, 2025 is exceeding those as well. To date 691 families have used our program and successfully found their first home, even more are still in the process. Each borrower takes our Homebuyer education course, works with our lender and realtor partners and begins their journey. As we reached out to borrowers to hear more about their journey, we heard things like:

"My journey was great! Made the decision to stop renting and look to buy and Maine State Housing Authority made that possible! I was able to find and close on my home in about 4 months. I've been here for just over 3 months, and my life has changed for the better! Thank you!!"

And

"I'm so grateful. Thankful. Appreciative. I am a person who never thought I would own a house. My credit score was in the 400s 10 years ago ... The last 10 years have been filled with lots of challenges including living at families' houses, a shelter, barely making bills ... To finally gaining some stability; emotional and financial. All while navigating pandemic and while raising 2 children as a single mom. But I did it! Only because of the help of others and financial Barrier removals like Maine State housing provides along with other local resources."

It is stories like these that truly inspire us to continue to share our program and to help families on their journey to homeownership.

EDUCATION AND OUTREACH UPDATES:

June began with Maggie Silva, Outreach and Education Coordinator, making some visits to our lending partners. Each year we track the production levels of our lenders and decided this year to reach out to those lenders who may be on the lower end of the production scale. The goal was to meet them and see what challenges or obstacles they are facing, what questions we could answer and find out what we can do to be a better partner for them with First-Time Homebuyers. Maggie's visits revealed some educational needs, dispelled some myths about our program and opened up communication to strengthen our partnerships.

Outreach events take a break during summer months as many of our partners and our team enjoy much-needed vacations. A summer like this one with warm temperatures and sunny days allows everyone to enjoy all that Maine has to offer and get a chance to rest and relax. We have been able to host a few virtual lender training courses to welcome new lenders as well as offering a refresher course to existing participants, as summer comes to an end a few more events are on the horizon for us to continue our work.

While much of our outreach is with lending and realtor partners, Maggie has also been doing some extensive borrower outreach. Our goal is to hear their stories, talk about the process and hear how our program may have helped them in their journey. Many borrowers have been responding with great feedback – all of which reminds us of the reach of our programs – it is the stories like these that make all the difference.

“I’m almost 43 years old and this is my first home. I have a 20-year-old and a 16-year-old, and they’ve watched me struggle. They’ve watched me succeed. But they’ve never seen me give up. Maine state housing is such a wonderful resource and I’m so grateful I can never put into words what it means to be able to come home. to my home. to our home. I know there’s so many stories like mine and so many stories different than mine; homeownership is so out of reach for so many people especially these days. I hope that it can become more of a reality for more people. I work in the helping field and housing is such a barrier, particularly in rural areas. I hope my story can help. I hope there will continue to be funding and the ability to continue to help. I hope more people in Maine can own homes and everyone can be home.”

Housing Choice Vouchers Department Memorandum

To: MaineHousing Board of Commissioners

From: Allison Gallagher - Director of HCV Programs

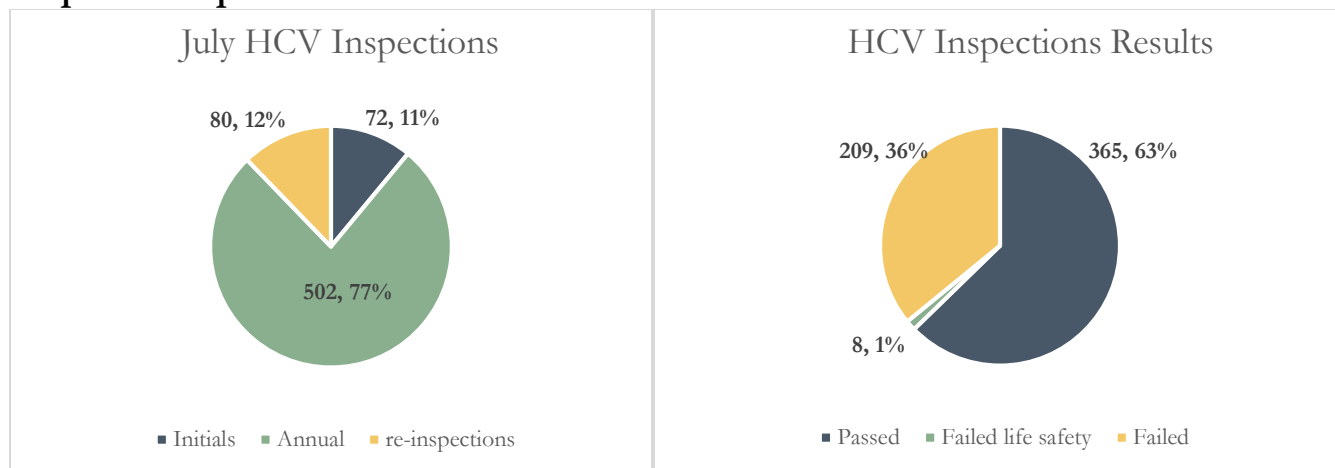
Date: August 19, 2025

Subject: Monthly Report – Housing Choice Voucher Program

Program Updates:



Inspection Updates:



- LL Repair Program YTD – \$61,353.27
- Damage Reimbursement Program YTD – \$21,736.00

Restart:

Congratulations to Craig on his ReStart graduation!

Here's what he said about the program:

"ReStart gave me a doable reasonable plan, with support along the way. I was able to acclimate to life on life's terms organically. Tough lessons are the best lessons!"

Human Resources and Facilities Department Memorandum

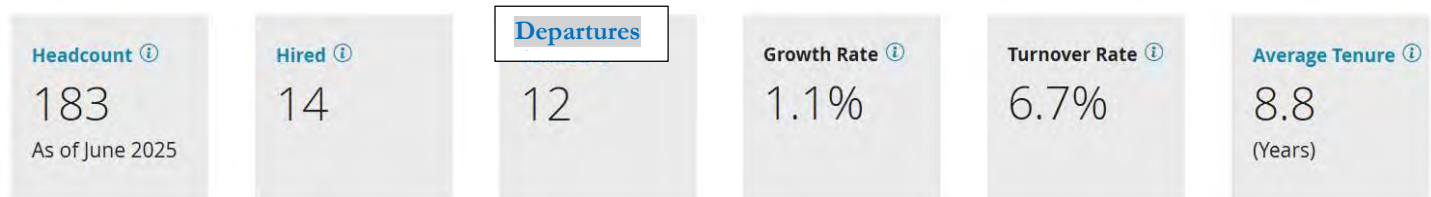
To: Board of Commissioners

From: Jane Whitley, Director of Human Resources & Facilities

Date: August 2025

Subject: Board Report

Human Resources – as of August 12, 2025



BEST PLACES TO WORK IN MAINE SURVEY

We have once again been selected as one of Maine's Best Places to Work for 2025! This is our third consecutive selection, which we apply for every other year, we were selected in 2021 and 2023.

A Request for Proposal (RFP) was issued for a Management Training Program

MaineHousing was seeking proposals from qualified companies to provide a One- or Two-Day Management Training Program for MaineHousing's management team once or twice per year. Responses were due no later than Wednesday, August 6, 2025, at 5:00pm EST. We were pleased to have received (15) proposals and will begin reviewing them soon.

Fair Housing Training for Partners

MaineHousing is offering a free Understanding of Fair Housing training program. This program is on demand and self-paced. It is available through our online learning portal. To register for the training, please visit our website: <https://www.mainehousing.org/education/fair-housing-education>

Facilities Updates

Vehicle Chargers: New ChargePoint EV chargers have been installed at the site to replace the original chargers installed in 2020. The chargers are connected via cellular data to the management company that will bill customers a low set rate for the electricity provided (currently .22 cents a kWh). Users will be able to monitor the charge level of their vehicle and receive notifications when the charging is complete so they may move their car and free up space for other staff. Additionally, we can monitor the chargers and know exactly how much they are being utilized (something we could not do with our original setup).

Sprinkler Contract: Maine Housing has signed a five-year agreement with Johnson Controls to inspect the facilities sprinkler and backflow systems. The five-year agreement will also include the cost of the required five-year inspections of the sprinkler systems.

GDI Cleaning Services: We have seen a major improvement in the performance of our new cleaning vendor with lots of positive feedback from staff. Most notably in documentation, floor care, and product selections like hand soap and paper goods.

Information Technology Department Memorandum

To: Board of Commissioners

From: Craig Given, Director of IT

Date: August 11, 2025

Subject: Monthly Report

Unresolved Tickets - Trend

Group By : By Week ▾



First Response SLA Compliance - Trend



Resolution SLA Compliance - Trend

Group By : By Week ▾



Information Technology Updates:

- Launched Microsoft Teams environment for collaborative communication platform and video conferencing.
- Initiated Phase II of Teams rollout, including departmental enhancements to achieve process improvements. Migration of existing processes from previous environment to support within Teams.
- Ongoing external risk assessment and penetration testing to validate current configurations and identify risk areas to be addressed. Additional testing includes social engineering campaigns to evaluate staff preparedness.
- Quarterly anti-phishing campaign completed
- Implemented cybersquatting and dark web monitoring for addition to security profile.
- Hired new Application Specialist position, with all IT positions currently filled.
- Launch of internal application supporting HEAP program.
- Ongoing configuration and implementation of Microsoft Purview. Preparation for the implementation of additional software features of Microsoft 365, including Teams, SharePoint and OneDrive.
- Testing basic hardware configuration for new computer deployment in preparation for rollout.
- Continued quality improvement process for ITSM (Information Technology Service Management) software.
- Applied security patches to critical systems to address identified vulnerabilities.

Planning and Research Department Memorandum

To: Board of Commissioners

From: Jonathan Kurzfeld, Ph.D., Director of Planning & Research

Date: August 19, 2025

Subject: August 2025 Board Report

Planning and Research Department (PnR)

July saw the departure of PnR's summer intern, Basil, as he prepared to start his sophomore year at Macalester College. Basil contributed to the team with a wide variety of helpful tasks, assisting our Data Analysts with dashboard updates and wide range of support they provide to senior directors and other departments, while also working on his very own geospatial mapping project to help the Development department review, with the visual aid of custom-mapped data, the QAP scoring criteria for proposed project locations. Basil even found time for a guest appearance on a radio show for younger Portland listeners engaged in current events and policy conversations, for which he received coaching from Communications Director Scott Thistle and Senior Director of Government Relations and Communication Erik Jorgensen.

UI/UX Designer Ouellette is currently attending a professional conference hosted by Lytho, the software platform MaineHousing uses to manage interdepartmental requests to PnR for data and design work. The conference is an opportunity for Ouelette to fine-tune our own best practices here and add to the department's goal of continuous systems improvement.

Ouelette, together with MaineHousing Executive Administrator Lawlor and several other supporting staff, has been working tirelessly on preparations for the 2025 Maine Affordable Housing Conference on September 9. The conference agenda, including workshops and breakout sessions, is solidifying nicely, as is the roster of speakers, exhibitors, and sponsors. Commissioners wishing to attend can reach out to Executive Admin Lawlor at klawlor@mainehousing.org for registration assistance.

Lastly, PnR issued several data analysis and reporting products since the last Board meeting. The PIT Report, our assessment and synopsis of the Point in Time Count results (available [here](#)), and the subsequent related State Fiscal Year Homeless Statistics Report (available on request), are the most topical and significant. The PIT Report is historically reported on by media and reviewed and utilized by other agencies as a resource, and this year's was no exception.

External Communications

Press Interaction	ME-based outlets Press contacts*	Out-of-state outlets Press contacts*	Director-level Press interviews
July 2025	11	0	5
Previous 3 mo Average	20.7	.3	16
Previous 12 mo Average	22.4	.66	15
July 2024	19	0	8

**Repeated outreach from the same outlet regarding a single topic is considered a single press contact.*

For summer vacation months with significant competing high-profile news events, June and July were surprisingly busy with media requests.

Attention and requests came largely from external communications efforts such as direct outreach to media sources and press releases regarding funding awards and the 2025 Point In Time Count results.

In all, Communications Director Scott Thistle responded to 24 requests from the press since the last reporting period ended on June 9. These requests were from print, television, radio and online news outlets including Maine Public, WMPG, WMTW, WCSH, WABI, the Portland Press Herald, the Bangor Daily News, the Sun Journal, Spectrum News, and the Maine Monitor. Topics ranged from homelessness in Maine, energy assistance programs, development program awards, Housing Choice Voucher availability, and home vacancy rates, among other subjects.

Additionally, several MaineHousing staff had media appearances of note. Two of particular interest were Senior Director of Government Relations and Communications Erik Jorgensen, interviewed July 11 by WABI, a central Maine television station, and PnR Intern Basil's appearance on Blunt Youth Radio.

Erik spoke on housing vacancy rates and responded to a recent Lending Tree report also addressed by a Bangor Daily News article featuring quotes from Thistle. Basil represented himself on Portland radio station WMPG as a featured guest sharing his thoughts on Portland's affordable housing challenges and solutions based on what he had learned working at MaineHousing over the last two summers. The show focuses on the issues and topics that are on the minds of younger Portland listeners and he adeptly shared his knowledge in an interesting and engaging conversation with the show's hosts. You can list to Basil's interview segment by visiting the station's online archives at this link, [Archive Player - wmpg](#).

Maine among states with most vacant homes, report says



One example of impactful reporting on MaineHousing activity was Portland Press Herald’s article on the city’s Housing Opportunities for People in Encampments (HOPE) program, supported by a grant we administer. The [story](#), by City Hall Reporter Grace Benninghoff, related the positive results the “housing-first” type of initiative is producing for the city’s most chronically homeless populations. A particularly meaningful quote was from HOPE program participant John Young, Jr., who shared, “I had never experienced that feeling of not having somewhere to go. It was hard for me to even ask for help. It was degrading to me. I didn’t feel like I was a person anymore. Now, I feel like I’m going to get everything straightened out. I don’t know that I’m completely back to myself, but I feel like I’m going to be able to get there.”

Links to other news stories on MaineHousing over the last two months follow:

- [Maine’s house vacancy rate leads the nation, but doesn’t mean they’re available](#)
- [Maine among states with most vacant homes, report says](#)
- [Tight rental market keeps domestic violence survivors in shelters longer](#)
- [What’s behind the drop in Maine’s homelessness numbers?](#)
- [Maine's subsidies for affordable housing construction have dried up | Maine Public](#)
- [Lewiston and Portland to Gain 129 Affordable Housing Units Thanks to \\$13M State Subsidy - The Maine Wire](#)
- [MaineHousing releases \\$2.5 million for Lewiston homeless shelter](#)

Internal Communications

Intranet Activity	Total Monthly Visits	Average Users Per Day	Average Session Time
July 2025	26,047	118	32 minutes*
Previous 3 mo Average	-	-	-
Previous 12 mo Average	-	-	-
July 2024	-	-	-

After the April transition to the Microsoft SharePoint intranet platform changed the metrics available to PnR, we have been assessing new reporting parameters. For example, in our assessment of July 2025, total visits for the month, unique users per day, and average session time were data points we were able to access easily and with confidence as we work with the new system and are shown above. As such, comparison to prior months and averages over the last year are not feasible.

Beyond the data points shown in the Intranet Activity chart, metrics showed that 8 am to 10 am is the busiest timeframe for site traffic, with daily visits averaging 1,278. Participation numbers appear to be trending upward. For example, a recent one-week review showed the most popular content posts to have had 84, 64, and 53 unique views, all of which appear higher than comparable stats on the previous Intranet site. Exploring ways to quantify content creation and interaction are ongoing.

** Average user time of 32 minutes is suspected to be browser open-to-close range, rather than direct interaction; that measurement is being fine-tuned.*

Interdepartmental Support

Lytho Activity	New Requests	Requests Completed	Median hours to completion*	Top 2 Departments
July 2025	35	36	.38	Asset Management, Energy & Housing
Previous 3 mo Average	24	24	5.47	Energy & Housing, Homeownership
Previous 12 mo Average	25.6	26	2.6	
July 2024	33	35	5.67	Homeless Initiatives, Energy & Housng

*These hours are the project duration, which begins once the job has been accepted and ends when it is marked completed. This excludes any lag time between submission and staff acknowledgement, such as when a request is submitted on a Friday afternoon and not seen by PnR staff until the following week.

Website

Web Traffic	Visitors	Total Hits	Engagement	Top 2 Program Areas
July 2025	48,178	170,606	84.2%	Homebuyer Programs Rental Programs
Previous 3 mo Average	48,467	166,251	83.4%	Homebuyer Programs Rental Programs
Previous 12 mo Average	58,008	208,690	85.7%	Homebuyer Programs Rental Programs
July 2024	59,289	211,784	96.5%	Homebuyer Programs

Full web reports for June and July are included below.

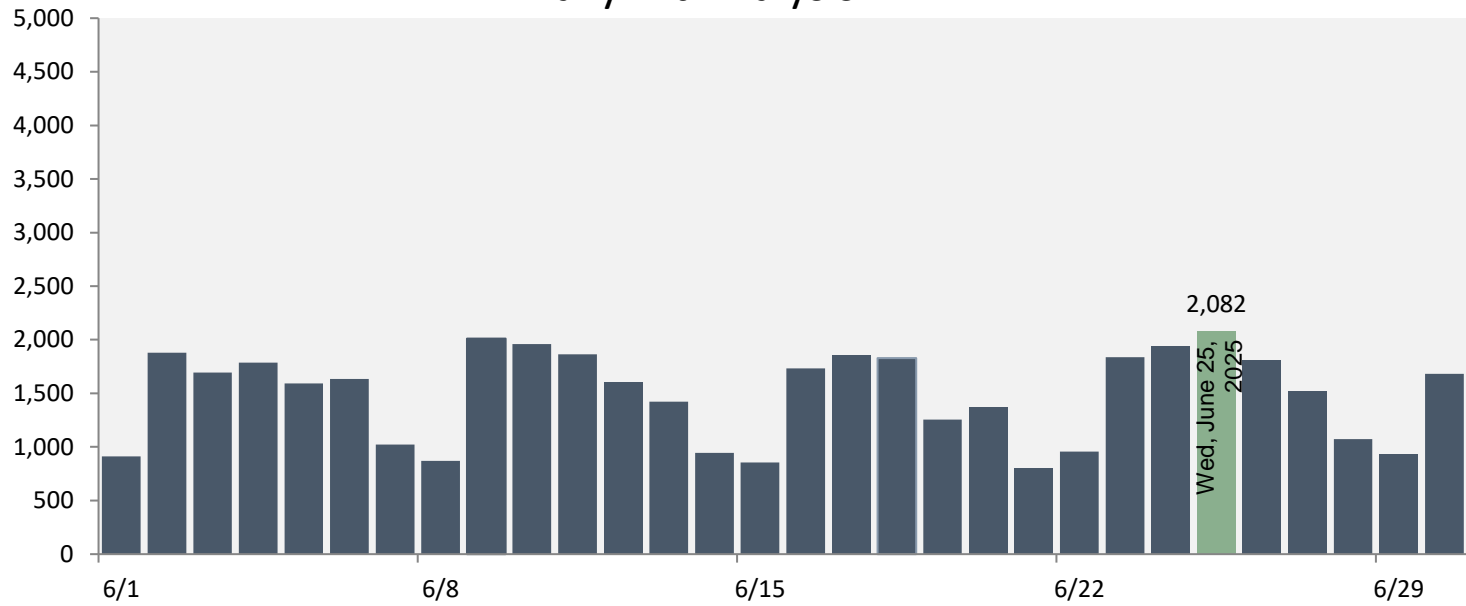
The website is running strong on homeownership numbers as expected for this time of the year. We expect to see HEAP numbers higher next month now that the application is open.

UI/UX Designer Ouelette reviewed and compared the first and second quarter reports from Rinck, our marketing partner, with those of the previous year. The observed reductions in site visits were commensurate with previous year visits to the program pages for which we had paused the search engine advertising spend during Q2 of 2025. This provides useful context for review and efficient use of our marketing budget.

June 2025 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis

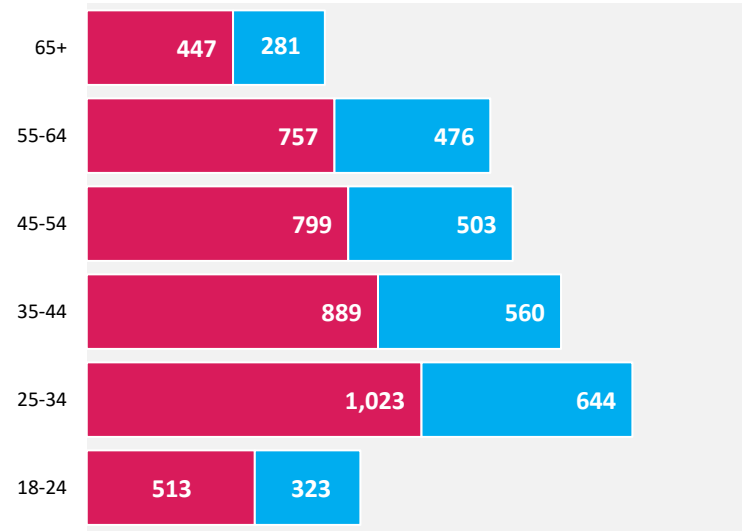


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
44,725	26,384	156,369	3.49	0:03:20	83.7%

Demographics Summary

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors. Users must have previously allow this information to be collected through browser or app settings.

AGE & GENDER



61%



39%

TOP CITIES

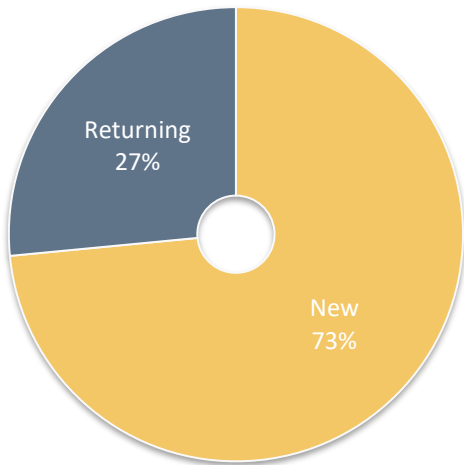
Boston, Massachusetts	3,149
Portland, Maine	2,932
New York, New York	1,920
Augusta, Maine	1,755
Bangor, Maine	1,316
Lewiston, Maine	1,005
Frankfurt, Germany	890
Ashburn, Virginia	653
South Portland, Maine	456
Waterville, Maine	451

Top Cities account for 32.48% of all website traffic.

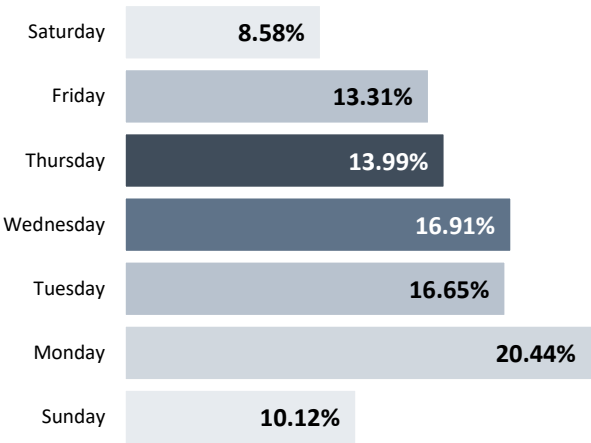
Visitor Engagement

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors.

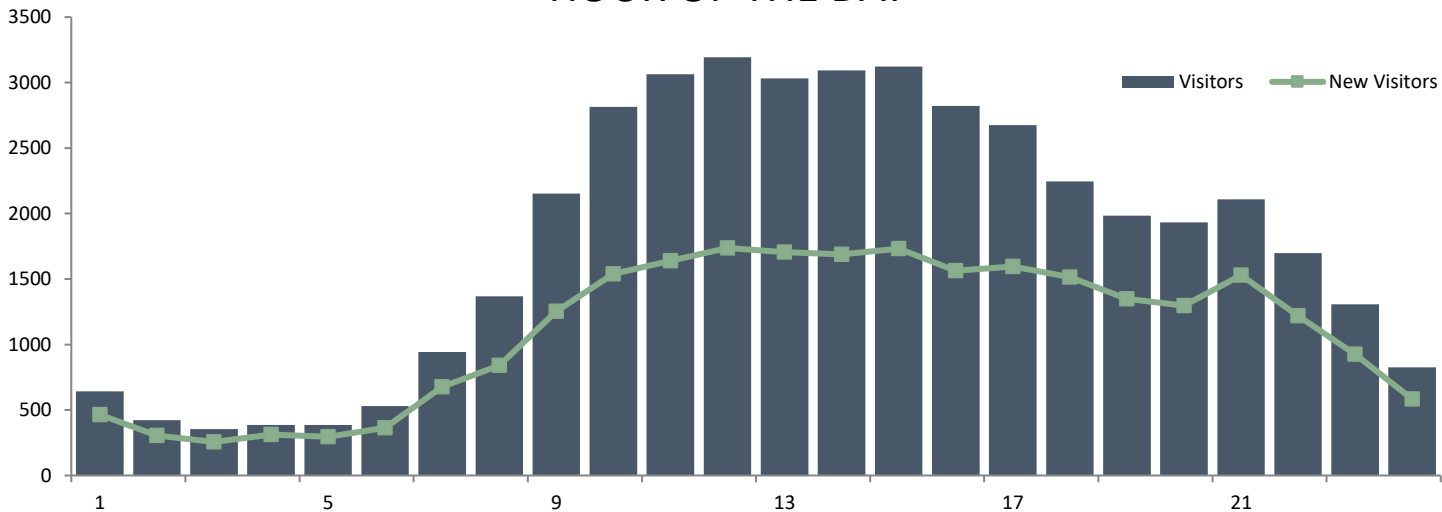
NEW & RETURNING VISITORS



DAYS OF THE WEEK

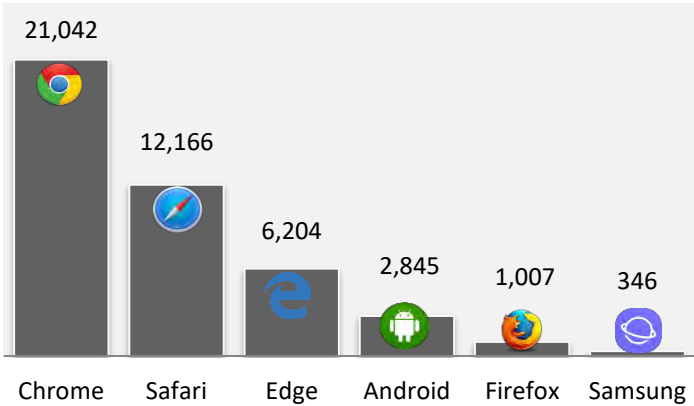


HOUR OF THE DAY



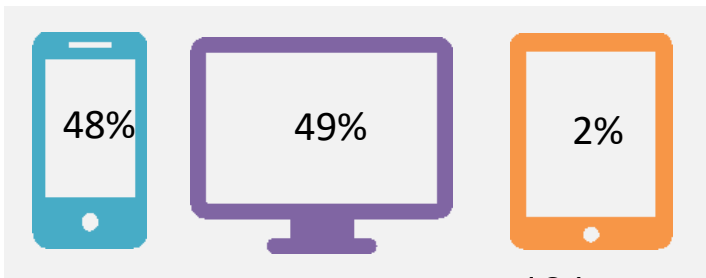
Visitor Technology Summary

Web Browser Analysis



DEVICE ANALYSIS

Cell Phone Desktop Tablet

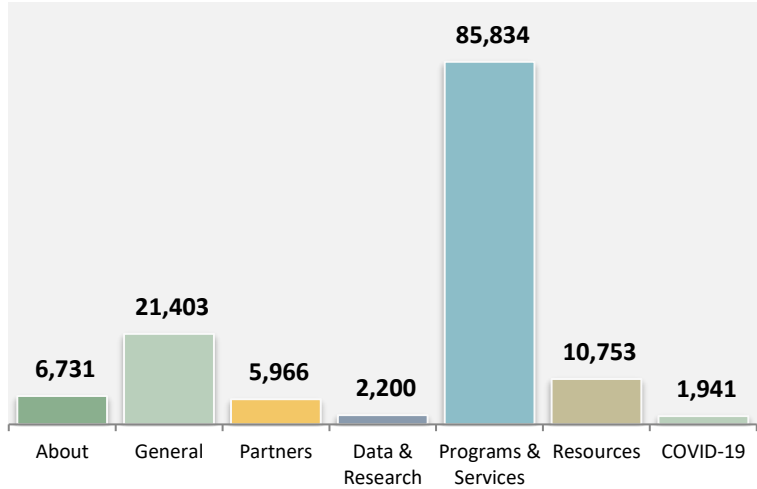


Popular Content

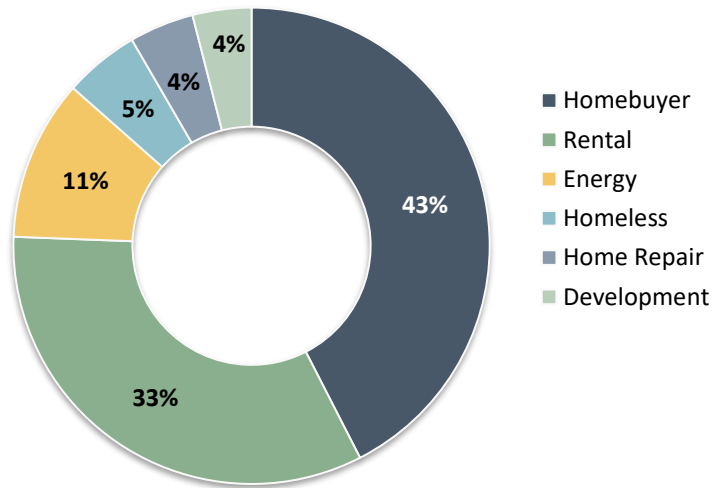
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	16,701
First Home Loan Program	11,097
Rental Assistance	8,128
Housing Choice Vouchers	6,452
Subsidized Housing	5,503
Home Energy Assistance Program	5,472
Eviction Prevention Program	4,606
MaineHousing Lenders	4,313
Mortgage Calculator	3,833
Home	3,662
Homebuyer Income & Purchase Limits	3,270
Current Interest Rates	2,946
First Home Loan Program	2,681
Emergency Shelters	2,534
HEAP Income Eligibility	2,313
Steps to Homeownership	2,213
Homebuyer Programs	1,891
Home Repair	1,792
Contact MaineHousing	1,653
First Generation Program	1,642
Rent - Income Charts	1,628
Multifamily Developers Programs	1,545
Programs - Services	1,490
Careers at MaineHousing	1,318
MaineHousing RFPs	1,279

Popular Content By Program

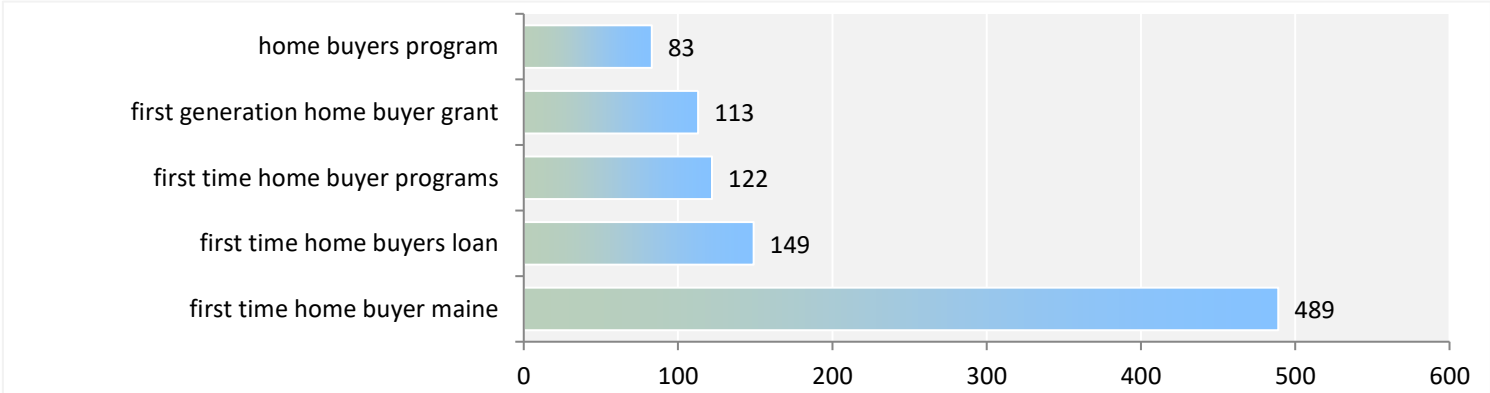


Popular Content By Section



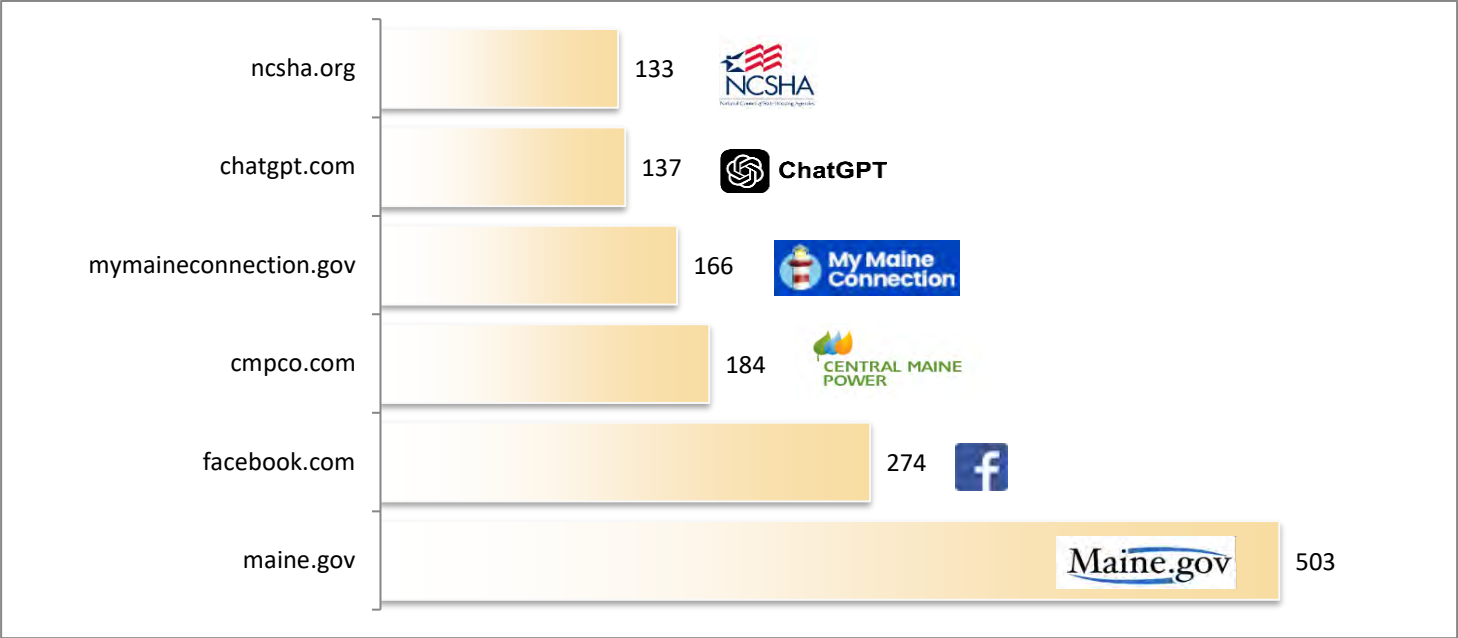
Search Keywords

Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.



Referring Websites

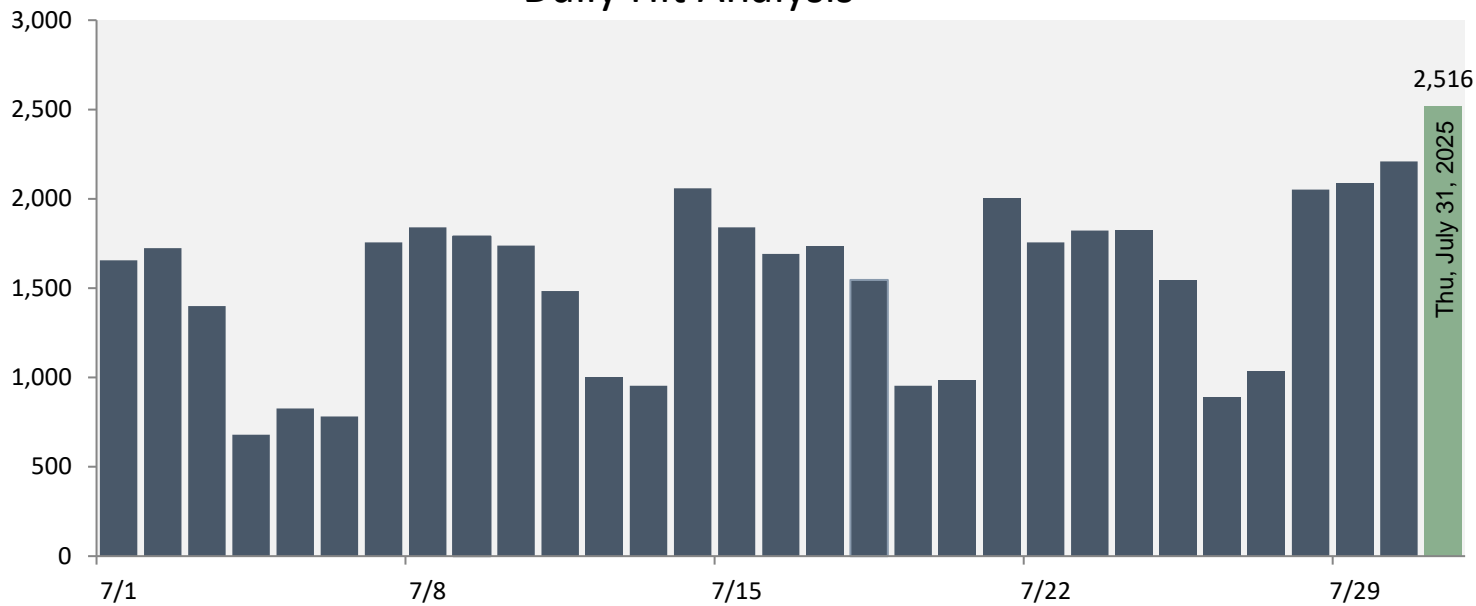
Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



July 2025 - MaineHousing Website Statistics

Hit Summary

Daily Hit Analysis

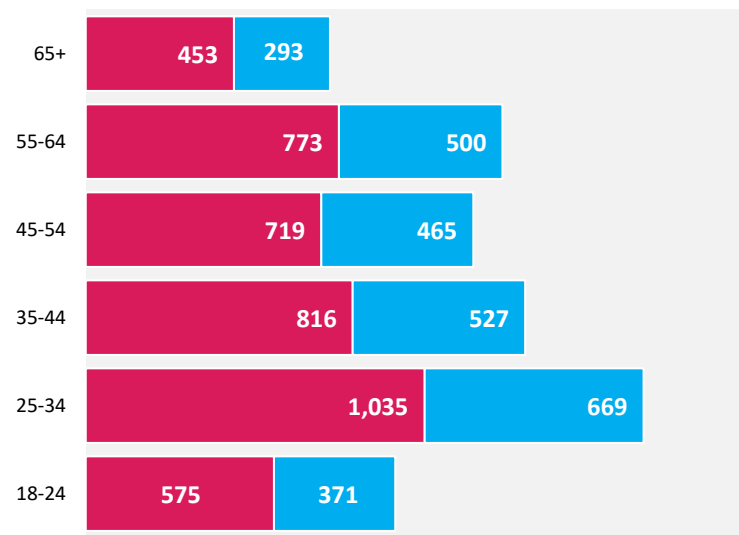


Visitors	Unique Visitors	Page Loads (Hits)	Avg Page Views	Avg Duration	Avg Engagement Rate
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Demographics Summary

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AGE & GENDER



TOP CITIES

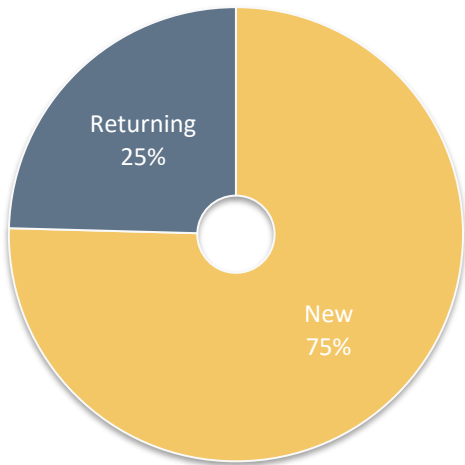
Boston, Massachusetts	3,393
Portland, Maine	3,082
Augusta, Maine	2,043
New York, New York	1,627
Bangor, Maine	1,312
Lewiston, Maine	1,022
Sanford, Maine	579
Ashburn, Virginia	554
Frankfurt, Germany	526
Waterville, Maine	519

Top Cities account for 30.42% of all website traffic.

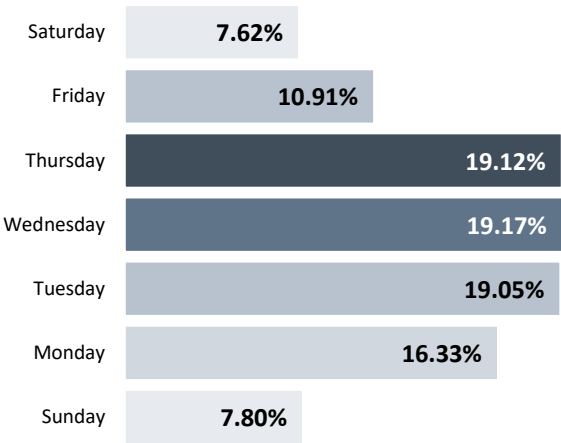
Visitor Engagement

Demographic information collected by Google Analytics via a 3rd party collection tool. Age and gender are estimated numbers based upon several features present on a users mobile device, browser history, and other factors.

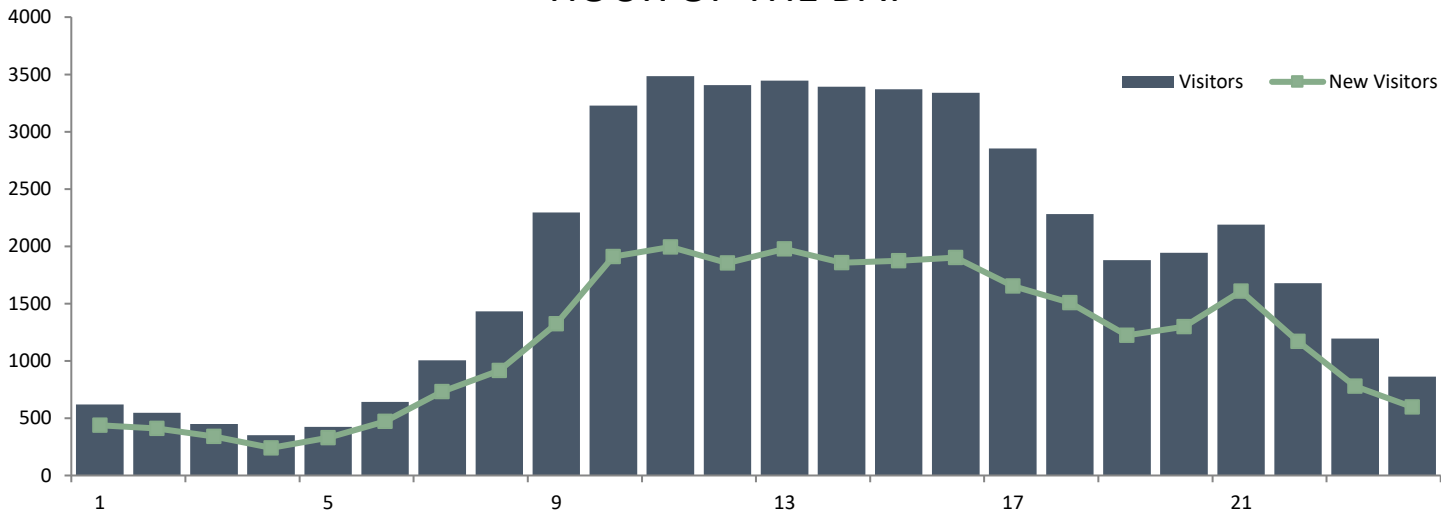
NEW & RETURNING VISITORS



DAYS OF THE WEEK

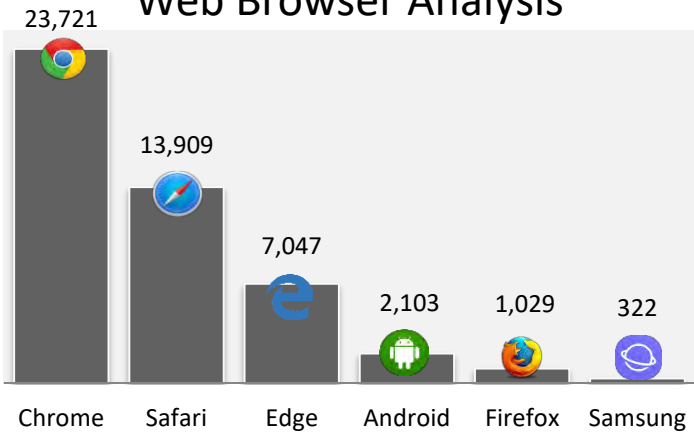


HOUR OF THE DAY



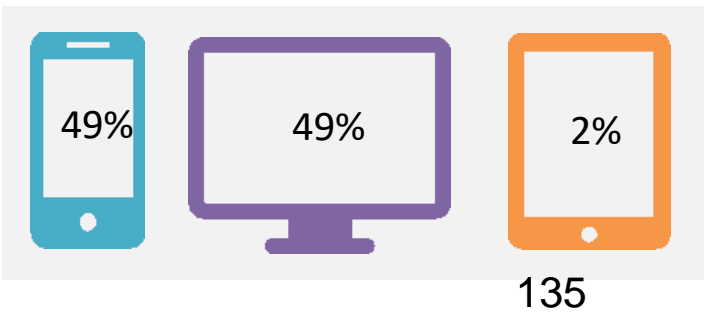
Visitor Technology Summary

Web Browser Analysis



DEVICE ANALYSIS

Cell Phone Desktop Tablet

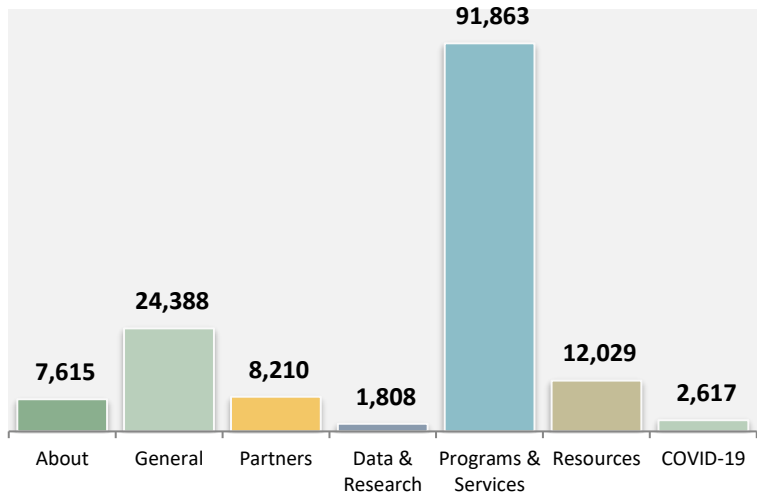


Popular Content

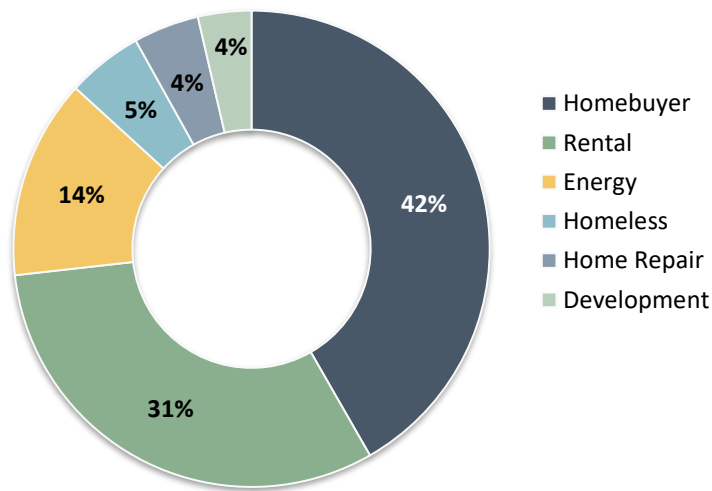
Popular content on our site is defined by pages and or sections of our site that have the highest visits. Below content has been categorized by page, program area and content sections. COVID-19 was added in March of 2020.

Page Title	Hits
Home	18,664
First Home Loan Program	12,314
Home Energy Assistance Program	8,137
Rental Assistance	8,108
Housing Choice Vouchers	7,101
Subsidized Housing	6,222
MaineHousing Lenders	4,630
Mortgage Calculator	4,222
Home	4,088
Eviction Prevention Program	3,823
HEAP Income Eligibility	3,293
Homebuyer Income & Purchase Limits	3,287
First Home Loan Program	3,075
Emergency Shelters	2,888
Current Interest Rates	2,656
Steps to Homeownership	2,442
Home Energy Assistance Program	2,044
Careers at MaineHousing	1,931
Rent - Income Charts	1,916
Homebuyer Programs	1,895
Home Repair	1,855
Maine Community Agencies	1,659
Contact MaineHousing	1,628
First Generation Program	1,614
Programs - Services	1,536

Popular Content By Program

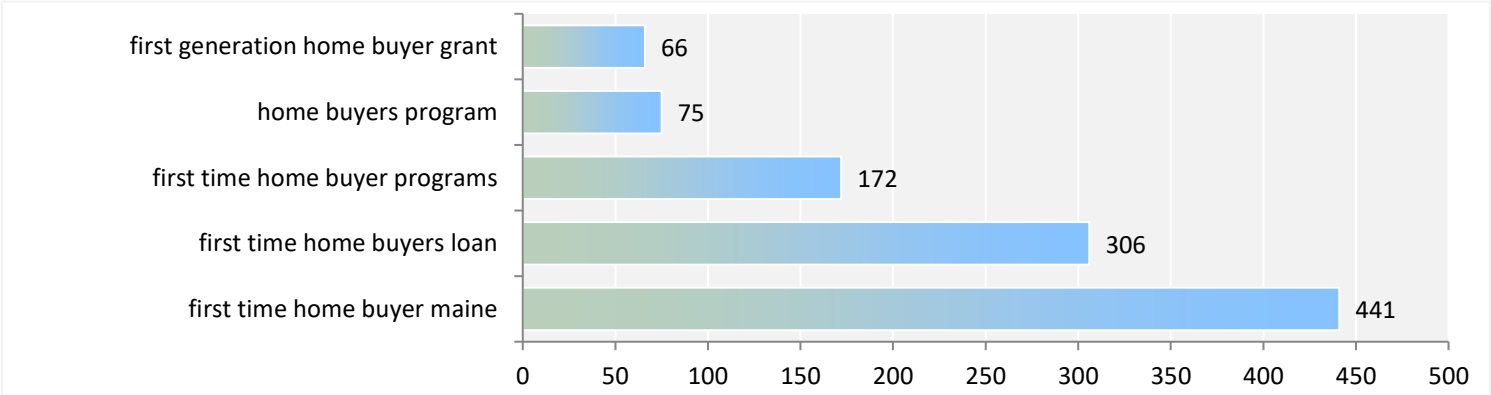


Popular Content By Section



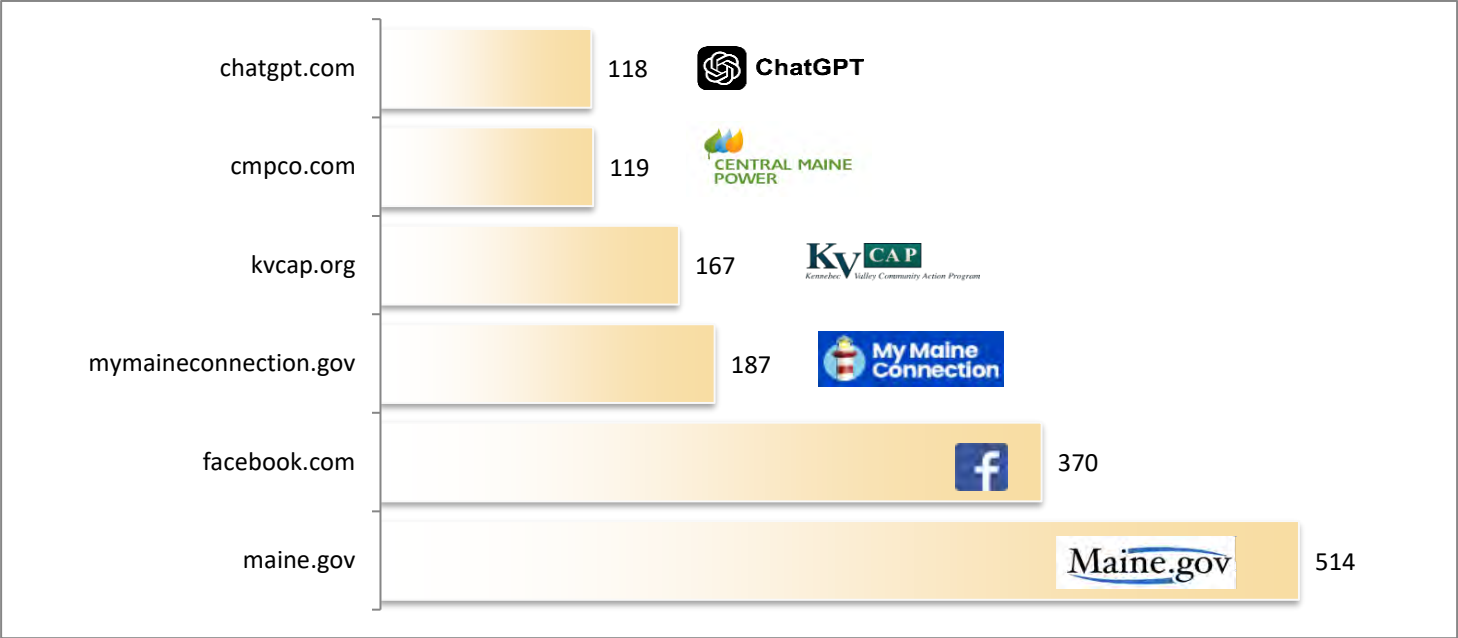
Search Keywords

Below are some of the most popular phrases that people are typing into a search engine (such as google or bing) that then provide a search result for our site.



Referring Websites

Referring websites are sites that link to our own website. When a visitor clicks on that link and visits our website, the site they came from becomes a referring site. Below are highlighted a few of the top referring sites.



Board Calendar 2025-2026

AUGUST 19, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> Commence Rulemaking Homeless Solutions Rule (VOTE) Introduce PHA Plan 2026 Goal Setting – initial discussion <u>Program Presentations:</u>	SEPTEMBER 16, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> PHA Plan Public Hearing Homeless Rule Public Hearing Mortgage Purchase Program Amendments and Investment Policy 2026 Goal Setting – continued discussion <u>Program Presentations:</u>
OCTOBER 21, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> Adopt PHA Plan (VOTE) Adopt Homeless Rule (VOTE) 2026 Goal Setting – final <u>Program Presentations:</u> Asset Management Department Update	NOVEMBER 18, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> Review Preliminary 2026 Budget Resource Allocation Updates from the Governor's office (Greg Payne) <u>Program Presentations:</u>
DECEMBER 16, 2025 <u>Board Business:</u> <ul style="list-style-type: none"> Approve 2026 Budget (VOTE) Elect Officers (VOTE) MPP Series Resolution (VOTE) <u>Program Presentations:</u>	JANUARY 20, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> Legislative Preview <u>Program Presentations:</u> Multi-family Development – 2025 Review, 2026 Preview
FEBRUARY 17, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> Legislative Update Governor's Office Update <u>Program Presentations:</u> Homeownership – 2025 Review, 2026 Preview	MARCH 17, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> HEAP Rule/State Plan introduction Introduce DOE Weatherization State Plan Legislative Update Executive Session – Personnel matter <u>Program Presentations:</u> Asset Management department update
APRIL 21, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> Commence Rulemaking HEAP Rule (VOTE) DOE Weatherization State Plan Public Hearing Legislative Update Executive Session – Personnel Matter (VOTE) <u>Program Presentations:</u> 2025 Budget and Audit results	MAY 19, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> HEAP Rule/State Plan Public Hearing Adopt DOE Weatherization State Plan (VOTE) Planning and Research department and strategic planning update <u>Program Presentations:</u> Mortgage Purchase Program (MPP) Overview/Financial Results
JUNE 16, 2026 <u>Board Business:</u> <ul style="list-style-type: none"> Adopt HEAP Rule/State Plan (VOTE) Homeless Rule Intro Legislative Update/ Update from the Governor's Office (Greg Payne) Executive Session – Personnel matter followed by a (VOTE) <u>Program Presentations:</u> IT department update Development department update	JULY 21, 2026 Meeting to be held if necessary